Filing at a Glance

Company:	Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV
Product Name:	DC AHI SG HMO 2020
State:	District of Columbia
TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)
Sub-TOI:	HOrg02G.004F Small Group Only - HMO
Filing Type:	Rate
Date Submitted:	05/24/2019
SERFF Tr Num:	AETN-131944461
SERFF Status:	Assigned
State Tr Num:	
State Status:	
Co Tr Num:	DCAHISG2020
Implementation Date Requested:	01/01/2020
Author(s):	Regis Murayi, Amy Ovuka, Joanna Kluza, Kyle Richardson, Elizabeth Mangan, Arthur Goodell
Reviewer(s):	Damon Siler (primary), Efren Tanhehco, John Morgan, Dave Dillon
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

General Information

Project Name: 2020 Exchange - Aetna
Project Number: HMO
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 05/28/2019
State Status Changed:
Created By: Elizabeth Mangan
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small
Overall Rate Impact: 16.1%

Deemer Date:
Submitted By: Elizabeth Mangan

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Exchange Intentions: Includes forms for products to be offered to Small Groups on the DC Health Benefits Exchange.

Filing Description:

Aetna Health, Inc. 1Q20 Small Group HMO rate filing for DC.
The corresponding forms filing was submitted separately. The SERFF ID Number is AETN-131865435.

Company and Contact

Filing Contact Information

Regis Murayi, Actuarial Consultant
151 Farmington Ave
Hartford, CT 06156

MurayiR@aetna.com
860-273-8566 [Phone]

Filing Company Information

Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV
1425 Union Meeting Road
Blue Bell, PA 19422
(999) 999-9999 ext. [Phone]

CoCode: 95109
Group Code: 1
Group Name:
FEIN Number: 23-2169745

State of Domicile: Pennsylvania
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	*AETN-131944461*	***State Tracking #:***		***Company Tracking #:***	*DCAHISG2020*

State:	*District of Columbia*	***Filing Company:***	*Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV*

TOI/Sub-TOI: *HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO*

Product Name: *DC AHI SG HMO 2020*

Project Name/Number: *2020 Exchange - Aetna/HMO*

Correspondence Summary

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	DC AHI SG HMO 2020	Elizabeth Mangan	05/29/2019	05/29/2019
Rate	DC AHI SG HMO 2020	Elizabeth Mangan	05/28/2019	05/28/2019
Supporting Document	Supporting Documentation	Elizabeth Mangan	05/28/2019	05/28/2019

SERFF Tracking #:	*AETN-131944461*	***State Tracking #:***		***Company Tracking #:***	*DCAHISG2020*

State:	*District of Columbia*	***Filing Company:***	*Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV*
TOI/Sub-TOI:	*HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO*		
Product Name:	*DC AHI SG HMO 2020*		
Project Name/Number:	*2020 Exchange - Aetna/HMO*		

Amendment Letter

Submitted Date: 05/29/2019

Comments:

Rate PDFs on Rate/Rule Schedule tab added

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #: AETN-131944461 **State Tracking #:** **Company Tracking #:** DCAHISG2020

State: District of Columbia **Filing Company:** Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name: DC AHI SG HMO 2020

Project Name/Number: 2020 Exchange - Aetna/HMO

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	DC AHI SG HMO 2020	HI SG-SOB-HMO-14042181 04-HIX, HI SG-SOB-HMO-14042176 04-HIX, HI SG-SOB-HMO-14042177 04-HIX, HI SG-SOB-HMO-14042182 04-HIX, HI SG-SOB-HMO-14042179 04-HIX, HI SG-SOB-HMO-14042188 04-HIX, HI SG-SOB-HMO-14042180 04-HIX, HI SG-SOB-HMO-14042178 04-HIX	Revised	Previous State Filing Number: AETN-131520634 Percent Rate Change Request: 16.1	DC_SG_73987_Rates_ON_1Q2020_v1a.xlsm, DC_SG_73987_Rates_ON_1Q2020_v1a_IVL.xlsm, DC_SG_73987_Rates_ON_1Q2020_v1.pdf, DC_SG_73987_Rates_ON_2Q2020_v1.pdf, DC_SG_73987_Rates_ON_3Q2020_v1.pdf, DC_SG_73987_Rates_ON_4Q2020_v1.pdf, DC_SG_73987_Rates_ON_1Q2020_v1_IVL.pdf, DC_SG_73987_Rates_ON_2Q2020_v1_IVL.pdf, DC_SG_73987_Rates_ON_3Q2020_v1_IVL.pdf, DC_SG_73987_Rates_ON_4Q2020_v1_IVL.pdf,	05/29/2019 By:
Previous Version						
1	*DC AHI SG HMO 2020*	*HI SG-SOB-HMO-14042181 04-HIX, HI SG-SOB-HMO-14042176 04-HIX, HI SG-SOB-HMO-14042177 04-HIX, HI SG-SOB-HMO-14042182 04-HIX, HI SG-SOB-HMO-14042179 04-HIX, HI SG-SOB-HMO-14042188 04-HIX, HI*	*Revised*	*Previous State Filing Number: AETN-131520634 Percent Rate Change Request: 16.1*	*DC_SG_73987_Rates_ON_1Q2020_v1a.xlsm, DC_SG_73987_Rates_ON_1Q2020_v1a_IVL.xlsm,*	*05/28/2019 By:*

SERFF Tracking #:	AETN-131944461	**State Tracking #:**		**Company Tracking #:**	DCAHISG2020	

State:	District of Columbia	**Filing Company:**	Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO		
Product Name:	DC AHI SG HMO 2020		
Project Name/Number:	2020 Exchange - Aetna/HMO		

Rate/Rule Schedule Item Changes

		SG-SOB-HMO-14042180 04-HIX, HI SG-SOB-HMO-14042178 04-HIX				
Previous Version						
1	DC AHI SG HMO 2020	HI SG-SOB-HMO-14042181 04-HIX, HI SG-SOB-HMO-14042176 04-HIX, HI SG-SOB-HMO-14042177 04-HIX, HI SG-SOB-HMO-14042182 04-HIX, HI SG-SOB-HMO-14042179 04-HIX, HI SG-SOB-HMO-14042188 04-HIX, HI SG-SOB-HMO-14042180 04-HIX, HI SG-SOB-HMO-14042178 04-HIX	Revised	Previous State Filing Number: AETN-131520634 Percent Rate Change Request: 16.1	DC_SG_73987_Rates_ON_1Q2020_v1.xlsm, DC_SG_73987_Rates_ON_1Q2020_v1_IVL.xlsm,	05/24/2019 By: Elizabeth Mangan

No Supporting Documents Changed.

SERFF Tracking #:	*AETN-131944461*	***State Tracking #:***		***Company Tracking #:***	*DCAHISG2020*

State:	*District of Columbia*	***Filing Company:***	*Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV*
TOI/Sub-TOI:	*HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO*		
Product Name:	*DC AHI SG HMO 2020*		
Project Name/Number:	*2020 Exchange - Aetna/HMO*		

Amendment Letter

Submitted Date: 05/28/2019

Comments:

Rate files on Rate/Rule Schedule Updated

Changed Items:

No Form Schedule Items Changed.

SERFF Tracking #: AETN-131944461 **State Tracking #:** **Company Tracking #:** DCAHISG2020

State: District of Columbia **Filing Company:** Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name: DC AHI SG HMO 2020

Project Name/Number: 2020 Exchange - Aetna/HMO

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	DC AHI SG HMO 2020	HI SG-SOB-HMO-14042181 04-HIX, HI SG-SOB-HMO-14042176 04-HIX, HI SG-SOB-HMO-14042177 04-HIX, HI SG-SOB-HMO-14042182 04-HIX, HI SG-SOB-HMO-14042179 04-HIX, HI SG-SOB-HMO-14042188 04-HIX, HI SG-SOB-HMO-14042180 04-HIX, HI SG-SOB-HMO-14042178 04-HIX	Revised	Previous State Filing Number: AETN-131520634 Percent Rate Change Request: 16.1	DC_SG_73987_Rates_ON_1Q2020_v1a.xlsm, DC_SG_73987_Rates_ON_1Q2020_v1a_IVL.xlsm,	05/28/2019 By:
Previous Version						
1	*DC AHI SG HMO 2020*	*HI SG-SOB-HMO-14042181 04-HIX, HI SG-SOB-HMO-14042176 04-HIX, HI SG-SOB-HMO-14042177 04-HIX, HI SG-SOB-HMO-14042182 04-HIX, HI SG-SOB-HMO-14042179 04-HIX, HI SG-SOB-HMO-14042188 04-HIX, HI SG-SOB-HMO-14042180 04-HIX, HI SG-SOB-HMO-14042178 04-HIX*	*Revised*	*Previous State Filing Number: AETN-131520634 Percent Rate Change Request: 16.1*	*DC_SG_73987_Rates_ON_1Q2020_v1.xlsm, DC_SG_73987_Rates_ON_1Q2020_v1_IVL.xlsm,*	*05/24/2019 By: Elizabeth Mangan*

No Supporting Documents Changed.

SERFF Tracking #:	*AETN-131944461*	***State Tracking #:***		***Company Tracking #:***	*DCAHISG2020*

State:	*District of Columbia*	***Filing Company:***	*Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV*
TOI/Sub-TOI:	*HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO*		
Product Name:	*DC AHI SG HMO 2020*		
Project Name/Number:	*2020 Exchange - Aetna/HMO*		

Amendment Letter

Submitted Date: 05/28/2019

Comments:

Updated to include Components of Increase file

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Supporting Documentation
Comments:	
Attachment(s):	ACT Memo Exhibits from FACT_DC - AHI - 1Q2020.pdf Exhibit 12 - AHI Key Factors.pdf Exhibit A-1 - AHI Rate Change by plan.pdf Exhibit A-2_DC_SG_73987_AV_Screenshots_2020.pdf 2020Aetna AVCCert Template_DC_AHI.pdf DISB Filing Checklist - AHI 2020.pdf Exhibit 12 - AHI Key Factors IVL.pdf ACT Memo Exhibits from FACT_DC - AHI - 1Q2020 IVL.pdf Exhibit A-1 - AHI Rate Change by plan IVL.pdf Exhibit A-2_DC_SG_73987_AV_Screenshots_2020.pdf DISB Filing Checklist - AHI 2020 IVL.pdf DC_SG_73987_ComponentsOfIncreaseAHI.pdf
Previous Version	
Satisfied - Item:	*Supporting Documentation*
Comments:	
Attachment(s):	*ACT Memo Exhibits from FACT_DC - AHI - 1Q2020.pdf* *Exhibit 12 - AHI Key Factors.pdf* *Exhibit A-1 - AHI Rate Change by plan.pdf* *Exhibit A-2_DC_SG_73987_AV_Screenshots_2020.pdf* *2020Aetna AVCCert Template_DC_AHI.pdf* *DISB Filing Checklist - AHI 2020.pdf* *ACT Memo Exhibits from FACT_DC - AHI - 1Q2020 IVL.pdf* *Exhibit A-1 - AHI Rate Change by plan IVL.pdf* *Exhibit A-2_DC_SG_73987_AV_Screenshots_2020.pdf* *Exhibit 12 - AHI Key Factors IVL.pdf* *DISB Filing Checklist - AHI 2020 IVL.pdf*

SERFF Tracking #:	*AETN-131944461*	***State Tracking #:***		***Company Tracking #:***	*DCAHISG2020*

State:	*District of Columbia*	***Filing Company:***	*Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV*
TOI/Sub-TOI:	*HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO*		
Product Name:	*DC AHI SG HMO 2020*		
Project Name/Number:	*2020 Exchange - Aetna/HMO*		

SERFF Tracking #:	*AETN-131944461*	***State Tracking #:***		***Company Tracking #:***	*DCAHISG2020*

State:	*District of Columbia*	***Filing Company:***	*Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV*
TOI/Sub-TOI:	*HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO*		
Product Name:	*DC AHI SG HMO 2020*		
Project Name/Number:	*2020 Exchange - Aetna/HMO*		

Rate Information

Rate data applies to filing.

Filing Method:	Review & Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.420%
Effective Date of Last Rate Revision:	01/01/2019
Filing Method of Last Filing:	Review & Approval
SERFF Tracking Number of Last Filing:	AETN-131520634

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV	Increase	16.100%	16.100%	$-382,727	4	$28,053	30.800%	4.600%

Rate Review Detail

COMPANY:

Company Name: Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV

HHS Issuer Id: 73987

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
DC AHI SG HMO	73987DC004	73987-1488629421191205918	850

Trend Factors:

FORMS:

New Policy Forms: HI SG-SOB-HMO-14042181 04-HIX, HI SG-SOB-HMO-14042176 04-HIX, HI SG-SOB-HMO-14042177 04-HIX, HI SG-SOB-HMO-14042182 04-HIX, HI SG-SOB-HMO-14042179 04-HIX, HI SG-SOB-HMO-14042188 04-HIX, HI SG-SOB-HMO-14042180 04-HIX, HI SG-SOB-HMO-14042178 04-HIX

Affected Forms:

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Quarterly

Member Months: 2,724

Benefit Change: None

Percent Change Requested: Min: 4.6 Max: 30.8 Avg: 16.1

PRIOR RATE:

Total Earned Premium: 410,780.00

Total Incurred Claims: 339,227.00

Annual $: Min: 398.34 Max: 483.16 Avg: 483.27

REQUESTED RATE:

Projected Earned Premium: 28,053.00

Projected Incurred Claims: 16,351.00

Annual $: Min: 416.66 Max: 631.97 Avg: 561.08

SERFF Tracking #: AETN-131944461 **State Tracking #:** **Company Tracking #:** DCAHISG2020

State: District of Columbia **Filing Company:** Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO

Product Name: DC AHI SG HMO 2020

Project Name/Number: 2020 Exchange - Aetna/HMO

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		DC AHI SG HMO 2020	HI SG-SOB-HMO-14042181 04-HIX, HI SG-SOB-HMO-14042176 04-HIX, HI SG-SOB-HMO-14042177 04-HIX, HI SG-SOB-HMO-14042182 04-HIX, HI SG-SOB-HMO-14042179 04-HIX, HI SG-SOB-HMO-14042188 04-HIX, HI SG-SOB-HMO-14042180 04-HIX, HI SG-SOB-HMO-14042178 04-HIX	Revised	Previous State Filing Number: AETN-131520634 Percent Rate Change Request: 16.1	DC_SG_73987_Rates_ON_1Q2020_v1a.xlsm, DC_SG_73987_Rates_ON_1Q2020_v1a_IVL.xlsm, DC_SG_73987_Rates_ON_1Q2020_v1.pdf, DC_SG_73987_Rates_ON_2Q2020_v1.pdf, DC_SG_73987_Rates_ON_3Q2020_v1.pdf, DC_SG_73987_Rates_ON_4Q2020_v1.pdf, DC_SG_73987_Rates_ON_1Q2020_v1_IVL.pdf, DC_SG_73987_Rates_ON_2Q2020_v1_IVL.pdf, DC_SG_73987_Rates_ON_3Q2020_v1_IVL.pdf, DC_SG_73987_Rates_ON_4Q2020_v1_IVL.pdf,

SERFF Tracking #:	AETN-131944461	**State Tracking #:**		**Company Tracking #:**	DCAHISG2020

State:	District of Columbia	**Filing Company:**	Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO		
Product Name:	DC AHI SG HMO 2020		
Project Name/Number:	2020 Exchange - Aetna/HMO		

Attachment DC_SG_73987_Rates_ON_1Q2020_v1a.xlsm is not a PDF document and cannot be reproduced here.

Attachment DC_SG_73987_Rates_ON_1Q2020_v1a_IVL.xlsm is not a PDF document and cannot be reproduced here.

2020 Rates Table Template v9.0

[illegible]

If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.

If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an individual Rate for every age band.

If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.

To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

[illegible]	[illegible]
Federal TIN*	[illegible]
Rate Effective Date*	[illegible]
Rate Expiration Date*	[illegible]
Rating Method*	[illegible]

Plan ID* Required: Enter the 14-character Plan ID	Rating Area ID* Required: Select the Rating Area ID	Tobacco* Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Age* Required: Select the age of a subscriber eligible for the rate	Individual Rate* Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Individual Tobacco Rate* Required: Enter the rate of an Individual tobacco enrollee on a plan
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	380.04	380.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	15	380.04	380.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	16	380.04	380.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	17	380.04	380.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	18	380.04	380.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	19	380.04	380.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	20	380.04	380.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	21	422.46	422.46
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	22	422.46	422.46
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	23	422.46	422.46
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	24	422.46	422.46
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	25	422.46	422.46
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	26	422.46	422.46
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	27	422.46	422.46
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	28	432.34	432.34
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	29	441.63	441.63
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	30	452.67	452.67
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	31	464.30	464.30
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	32	474.76	474.76
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	33	485.80	485.80
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	34	497.42	497.42
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	35	509.04	509.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	36	520.66	520.66
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	37	532.28	532.28
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	38	538.68	538.68
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	39	545.07	545.07
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	40	566.57	566.57
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	41	588.65	588.65
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	42	611.89	611.89
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	43	635.72	635.72
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	44	660.71	660.71
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	45	686.27	686.27
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	46	713.00	713.00
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	47	740.90	740.90
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	48	769.95	769.95
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	49	800.17	800.17
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	50	831.55	831.55
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	51	864.09	864.09
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	52	897.79	897.79
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	53	932.66	932.66
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	54	969.27	969.27
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	55	1007.04	1007.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	56	1046.55	1046.55
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	57	1087.23	1087.23
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	58	1129.65	1129.65
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	59	1173.81	1173.81
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	60	1219.72	1219.72
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	61	1266.79	1266.79
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	62	1266.79	1266.79
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	63	1266.79	1266.79
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1266.79	1266.79
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	383.72	383.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	15	383.72	383.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	16	383.72	383.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	17	383.72	383.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	18	383.72	383.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	19	383.72	383.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	20	383.72	383.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	21	426.55	426.55
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	22	426.55	426.55
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	23	426.55	426.55
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	24	426.55	426.55
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	25	426.55	426.55
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	26	426.55	426.55
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	27	426.55	426.55
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	28	436.52	436.52
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	29	445.91	445.91
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	30	457.06	457.06
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	31	468.79	468.79
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	32	479.35	479.35
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	33	490.50	490.50
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	34	502.23	502.23
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	35	513.97	513.97
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	36	525.70	525.70
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	37	537.44	537.44
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	38	543.89	543.89
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	39	550.35	550.35
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	40	572.05	572.05
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	41	594.35	594.35
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	42	617.82	617.82
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	43	641.87	641.87
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	44	667.10	667.10
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	45	692.92	692.92
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	46	719.91	719.91
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	47	748.07	748.07
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	48	777.41	777.41
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	49	807.92	807.92
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	50	839.60	839.60
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	51	872.46	872.46
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	52	906.49	906.49
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	53	941.69	941.69
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	54	978.65	978.65
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	55	1016.79	1016.79
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	56	1056.69	1056.69
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	57	1097.76	1097.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	58	1140.59	1140.59
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	59	1185.18	1185.18
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	60	1231.53	1231.53
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	61	1279.05	1279.05
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	62	1279.05	1279.05
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	63	1279.05	1279.05
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1279.05	1279.05
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	328.22	328.22
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	15	328.22	328.22
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	16	328.22	328.22
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	17	328.22	328.22
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	18	328.22	328.22
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	19	328.22	328.22
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	20	328.22	328.22
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	21	364.86	364.86
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	22	364.86	364.86
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	23	364.86	364.86
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	24	364.86	364.86
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	25	364.86	364.86
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	26	364.86	364.86
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	27	364.86	364.86
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	28	373.39	373.39
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	29	381.42	381.42
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	30	390.95	390.95
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	31	400.99	400.99
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	32	410.02	410.02
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	33	419.56	419.56
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	34	429.60	429.60
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	35	439.64	439.64
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	36	449.67	449.67
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	37	459.71	459.71
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	38	465.23	465.23
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	39	470.75	470.75
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	40	489.32	489.32
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	41	508.39	508.39
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	42	528.47	528.47
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	43	549.04	549.04
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	44	570.62	570.62
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	45	592.70	592.70
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	46	615.79	615.79
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	47	639.88	639.88
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	48	664.97	664.97
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	49	691.07	691.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	50	718.17	718.17
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	51	746.28	746.28
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	52	775.38	775.38
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	53	805.50	805.50
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	54	837.11	837.11
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	55	869.73	869.73
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	56	903.86	903.86
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	57	938.99	938.99
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	58	975.63	975.63
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	59	1013.77	1013.77
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	60	1053.42	1053.42
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	61	1094.07	1094.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	62	1094.07	1094.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	63	1094.07	1094.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1094.07	1094.07
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	353.12	353.12
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	15	353.12	353.12
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	16	353.12	353.12
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	17	353.12	353.12
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	18	353.12	353.12
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	19	353.12	353.12
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	20	353.12	353.12
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	21	392.53	392.53
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	22	392.53	392.53
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	23	392.53	392.53
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	24	392.53	392.53
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	25	392.53	392.53
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	26	392.53	392.53
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	27	392.53	392.53
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	28	401.71	401.71
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	29	410.35	410.35
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	30	420.61	420.61
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	31	431.41	431.41
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	32	441.13	441.13
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	33	451.38	451.38
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	34	462.18	462.18
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	35	472.98	472.98
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	36	483.78	483.78
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	37	494.58	494.58
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	38	500.52	500.52
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	39	506.46	506.46
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	40	526.44	526.44
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	41	546.95	546.95
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	42	568.55	568.55
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	43	590.69	590.69
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	44	613.90	613.90
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	45	637.66	637.66
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	46	662.50	662.50
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	47	688.42	688.42
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	48	715.41	715.41
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	49	743.49	743.49
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	50	772.64	772.64
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	51	802.88	802.88
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	52	834.20	834.20
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	53	866.59	866.59
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	54	900.61	900.61
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	55	935.70	935.70
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	56	972.42	972.42
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	57	1010.22	1010.22
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	58	1049.63	1049.63
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	59	1090.67	1090.67
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	60	1133.32	1133.32
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	61	1177.05	1177.05
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	62	1177.05	1177.05
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	63	1177.05	1177.05
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1177.05	1177.05
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	252.97	252.97
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	15	252.97	252.97
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	16	252.97	252.97
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	17	252.97	252.97
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	18	252.97	252.97
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	19	252.97	252.97
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	20	252.97	252.97
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	21	281.21	281.21
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	22	281.21	281.21
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	23	281.21	281.21
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	24	281.21	281.21
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	25	281.21	281.21
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	26	281.21	281.21
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	27	281.21	281.21
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	28	287.79	287.79
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	29	293.98	293.98
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	30	301.32	301.32
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	31	309.06	309.06
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	32	316.02	316.02
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	33	323.37	323.37
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	34	331.11	331.11
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	35	338.85	338.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	36	346.58	346.58
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	37	354.32	354.32
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	38	358.57	358.57
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	39	362.83	362.83
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	40	377.14	377.14
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	41	391.84	391.84
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	42	407.31	407.31
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	43	423.17	423.17
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	44	439.80	439.80
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	45	456.82	456.82
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	46	474.62	474.62
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	47	493.18	493.18
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	48	512.52	512.52
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	49	532.64	532.64
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	50	553.52	553.52
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	51	575.19	575.19
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	52	597.62	597.62
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	53	620.83	620.83
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	54	645.20	645.20
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	55	670.34	670.34
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	56	696.64	696.64
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	57	723.72	723.72
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	58	751.96	751.96
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	59	781.36	781.36
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	60	811.91	811.91
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	61	843.25	843.25
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	62	843.25	843.25
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	63	843.25	843.25
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	843.25	843.25
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	310.41	310.41
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	15	310.41	310.41
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	16	310.41	310.41
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	17	310.41	310.41
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	18	310.41	310.41
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	19	310.41	310.41
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	20	310.41	310.41
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	21	345.06	345.06
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	22	345.06	345.06
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	23	345.06	345.06
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	24	345.06	345.06
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	25	345.06	345.06
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	26	345.06	345.06
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	345.06	345.06

73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	353.13	353.13
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	360.72	360.72
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	369.74	369.74
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	379.23	379.23
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	387.78	387.78
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	396.79	396.79
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	406.29	406.29
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	415.78	415.78
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	425.27	425.27
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	434.76	434.76
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	439.99	439.99
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	445.21	445.21
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	462.77	462.77
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	480.80	480.80
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	499.79	499.79
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	519.25	519.25
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	539.66	539.66
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	560.54	560.54
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	582.38	582.38
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	605.16	605.16
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	628.89	628.89
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	653.57	653.57
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	679.20	679.20
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	705.78	705.78
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	733.31	733.31
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	761.79	761.79
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	791.69	791.69
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	822.54	822.54
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	854.82	854.82
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	888.04	888.04
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	922.69	922.69
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	958.76	958.76
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	996.26	996.26
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1034.70	1034.70
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1034.70	1034.70
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1034.70	1034.70
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1034.70	1034.70
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.96	358.96
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.96	358.96
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.96	358.96
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.96	358.96
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.96	358.96
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.96	358.96
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.96	358.96
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.02	399.02
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.02	399.02
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.02	399.02
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.02	399.02
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.02	399.02
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.02	399.02
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.02	399.02
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	408.35	408.35
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	417.13	417.13
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	427.56	427.56
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	438.54	438.54
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	448.42	448.42
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	458.85	458.85
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	469.83	469.83
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	480.80	480.80
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	491.78	491.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	502.76	502.76
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	508.79	508.79
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	514.83	514.83
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	535.14	535.14
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	556.00	556.00
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	577.95	577.95
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	600.45	600.45
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	624.06	624.06
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	648.21	648.21
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	673.45	673.45
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	699.80	699.80
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	727.24	727.24
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	755.78	755.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	785.42	785.42
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	816.16	816.16
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	847.99	847.99
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	880.92	880.92
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	915.50	915.50
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	951.18	951.18
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	988.50	988.50
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1026.92	1026.92
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1066.99	1066.99
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1108.70	1108.70
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1152.06	1152.06
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1196.52	1196.52
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1196.52	1196.52
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1196.52	1196.52
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1196.52	1196.52
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	329.71	329.71
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	329.71	329.71
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	329.71	329.71
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	329.71	329.71
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	329.71	329.71
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	329.71	329.71
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	329.71	329.71
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	366.51	366.51
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	366.51	366.51
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	366.51	366.51
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	366.51	366.51
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	366.51	366.51
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	366.51	366.51
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	366.51	366.51
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	375.08	375.08
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	383.15	383.15
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	392.72	392.72
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	402.81	402.81
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	411.88	411.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	421.46	421.46
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	431.54	431.54
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	441.63	441.63
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	451.71	451.71
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	461.79	461.79
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	467.34	467.34
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	472.88	472.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	491.54	491.54
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	510.69	510.69
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	530.86	530.86
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	551.53	551.53
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	573.21	573.21
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	595.39	595.39
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	618.58	618.58
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	642.78	642.78
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	667.98	667.98
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	694.20	694.20
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	721.42	721.42
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	749.66	749.66
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	778.90	778.90
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	809.14	809.14
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	840.90	840.90
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	873.67	873.67
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	907.96	907.96
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	943.25	943.25
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	980.05	980.05
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1018.36	1018.36
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1058.19	1058.19
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1099.02	1099.02
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1099.02	1099.02
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1099.02	1099.02
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1099.02	1099.02

2020 Rates Table Template v9.0

*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*

If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.

If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an individual Rate for every age band.

If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.

To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

[illegible]*	[illegible]
[illegible]*	[illegible]
Rate Effective Date*	[illegible]
Rate Expiration Date*	[illegible]
Rating Method*	[illegible]

Plan ID* Required: Enter the 14-character Plan ID	Rating Area ID* Required: Select the Rating Area ID	Tobacco* Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Age* Required: Select the age of a subscriber eligible for the rate	Individual Rate* Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Individual Tobacco Rate* Required: Enter the rate of an individual tobacco enrollee on a plan
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	391.24	391.24
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	15	391.24	391.24
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	16	391.24	391.24
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	17	391.24	391.24
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	18	391.24	391.24
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	19	391.24	391.24
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	20	391.24	391.24
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	21	434.91	434.91
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	22	434.91	434.91
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	23	434.91	434.91
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	24	434.91	434.91
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	25	434.91	434.91
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	26	434.91	434.91
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	27	434.91	434.91
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	28	445.08	445.08
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	29	454.65	454.65
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	30	466.01	466.01
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	31	477.98	477.98
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	32	488.75	488.75
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	33	500.11	500.11
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	34	512.08	512.08
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	35	524.04	524.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	36	536.01	536.01
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	37	547.97	547.97
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	38	554.55	554.55
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	39	561.13	561.13
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	40	583.27	583.27
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	41	606.00	606.00
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	42	629.93	629.93
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	43	654.45	654.45
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	44	680.18	680.18
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	45	706.50	706.50
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	46	734.02	734.02
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	47	762.73	762.73
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	48	792.64	792.64
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	49	823.75	823.75
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	50	856.06	856.06
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	51	889.56	889.56
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	52	924.25	924.25
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	53	960.15	960.15
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	54	997.83	997.83
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	55	1036.72	1036.72
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	56	1077.40	1077.40
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	57	1119.27	1119.27
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	58	1162.94	1162.94
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	59	1208.41	1208.41
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	60	1255.67	1255.67
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	61	1304.12	1304.12
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	62	1304.12	1304.12
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	63	1304.12	1304.12
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1304.12	1304.12
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	395.02	395.02
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	15	395.02	395.02
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	16	395.02	395.02
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	17	395.02	395.02
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	18	395.02	395.02
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	19	395.02	395.02
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	20	395.02	395.02
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	21	439.12	439.12
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	22	439.12	439.12
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	23	439.12	439.12
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	24	439.12	439.12
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	25	439.12	439.12
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	26	439.12	439.12
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	27	439.12	439.12
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	28	449.39	449.39
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	29	459.05	459.05
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	30	470.53	470.53
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	31	482.61	482.61
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	32	493.48	493.48
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	33	504.96	504.96
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	34	517.04	517.04
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	35	529.12	529.12
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	36	541.20	541.20
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	37	553.28	553.28
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	38	559.92	559.92
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	39	566.56	566.56
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	40	588.91	588.91
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	41	611.87	611.87
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	42	636.03	636.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	43	660.79	660.79
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	44	686.76	686.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	45	713.34	713.34
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	46	741.12	741.12
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	47	770.12	770.12
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	48	800.32	800.32
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	49	831.73	831.73
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	50	864.34	864.34
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	51	898.17	898.17
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	52	933.20	933.20
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	53	969.44	969.44
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	54	1007.49	1007.49
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	55	1046.76	1046.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	56	1087.83	1087.83
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	57	1130.11	1130.11
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	58	1174.20	1174.20
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	59	1220.11	1220.11
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	60	1267.82	1267.82
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	61	1316.75	1316.75
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	62	1316.75	1316.75
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	63	1316.75	1316.75
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1316.75	1316.75
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	337.89	337.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	15	337.89	337.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	16	337.89	337.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	17	337.89	337.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	18	337.89	337.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	19	337.89	337.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	20	337.89	337.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	21	375.61	375.61
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	22	375.61	375.61
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	23	375.61	375.61
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	24	375.61	375.61
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	25	375.61	375.61
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	26	375.61	375.61
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	27	375.61	375.61
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	28	384.39	384.39
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	29	392.66	392.66
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	30	402.48	402.48
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	31	412.81	412.81
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	32	422.11	422.11
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	33	431.93	431.93
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	34	442.26	442.26
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	35	452.59	452.59
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	36	462.93	462.93
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	37	473.26	473.26
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	38	478.94	478.94
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	39	484.62	484.62
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	40	503.74	503.74
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	41	523.37	523.37
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	42	544.04	544.04
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	43	565.22	565.22
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	44	587.44	587.44
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	45	610.17	610.17
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	46	633.94	633.94
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	47	658.74	658.74
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	48	684.57	684.57
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	49	711.44	711.44
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	50	739.34	739.34
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	51	768.27	768.27
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	52	798.24	798.24
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	53	829.24	829.24
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	54	861.78	861.78
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	55	895.37	895.37
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	56	930.50	930.50
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	57	966.67	966.67
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	58	1004.38	1004.38
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	59	1043.65	1043.65
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	60	1084.46	1084.46
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	61	1126.31	1126.31
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	62	1126.31	1126.31
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	63	1126.31	1126.31
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1126.31	1126.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	363.52	363.52
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	15	363.52	363.52
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	16	363.52	363.52
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	17	363.52	363.52
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	18	363.52	363.52
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	19	363.52	363.52
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	20	363.52	363.52
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	21	404.10	404.10
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	22	404.10	404.10
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	23	404.10	404.10
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	24	404.10	404.10
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	25	404.10	404.10
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	26	404.10	404.10
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	27	404.10	404.10
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	28	413.55	413.55
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	29	422.44	422.44
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	30	433.00	433.00
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	31	444.12	444.12
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	32	454.13	454.13
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	33	464.69	464.69
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	34	475.80	475.80
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	35	486.92	486.92
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	36	498.04	498.04
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	37	509.16	509.16
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	38	515.27	515.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	39	521.38	521.38
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	40	541.95	541.95
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	41	563.07	563.07
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	42	585.31	585.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	43	608.10	608.10
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	44	632.00	632.00
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	45	656.45	656.45
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	46	682.02	682.02
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	47	708.70	708.70
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	48	736.50	736.50
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	49	765.40	765.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	50	795.42	795.42
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	51	826.54	826.54
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	52	858.78	858.78
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	53	892.13	892.13
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	54	927.15	927.15
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	55	963.28	963.28
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	56	1001.08	1001.08
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	57	1039.99	1039.99
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	58	1080.57	1080.57
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	59	1122.81	1122.81
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	60	1166.72	1166.72
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	61	1211.74	1211.74
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	62	1211.74	1211.74
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	63	1211.74	1211.74
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1211.74	1211.74
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	260.43	260.43
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	15	260.43	260.43
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	16	260.43	260.43
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	17	260.43	260.43
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	18	260.43	260.43
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	19	260.43	260.43
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	20	260.43	260.43
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	21	289.50	289.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	22	289.50	289.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	23	289.50	289.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	24	289.50	289.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	25	289.50	289.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	26	289.50	289.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	27	289.50	289.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	28	296.27	296.27
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	29	302.64	302.64
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	30	310.21	310.21
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	31	318.17	318.17
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	32	325.34	325.34
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	33	332.90	332.90
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	34	340.87	340.87
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	35	348.83	348.83
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	36	356.80	356.80
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	37	364.76	364.76
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	38	369.14	369.14
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	39	373.52	373.52
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	40	388.25	388.25
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	41	403.39	403.39
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	42	419.31	419.31
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	43	435.64	435.64
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	44	452.76	452.76
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	45	470.29	470.29
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	46	488.60	488.60
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	47	507.72	507.72
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	48	527.63	527.63
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	49	548.33	548.33
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	50	569.84	569.84
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	51	592.14	592.14
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	52	615.23	615.23
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	53	639.13	639.13
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	54	664.21	664.21
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	55	690.10	690.10
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	56	717.18	717.18
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	57	745.05	745.05
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	58	774.12	774.12
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	59	804.38	804.38
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	60	835.84	835.84
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	61	868.10	868.10
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	62	868.10	868.10
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	63	868.10	868.10
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	868.10	868.10
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	319.56	319.56
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	15	319.56	319.56
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	16	319.56	319.56
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	17	319.56	319.56
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	18	319.56	319.56
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	19	319.56	319.56
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	20	319.56	319.56
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	21	355.23	355.23
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	22	355.23	355.23
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	23	355.23	355.23
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	24	355.23	355.23
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	25	355.23	355.23
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	26	355.23	355.23
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	27	355.23	355.23

73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	363.53	363.53
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	371.35	371.35
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	380.64	380.64
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	390.41	390.41
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.20	399.20
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	408.49	408.49
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	418.26	418.26
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	428.03	428.03
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	437.81	437.81
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	447.58	447.58
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	452.95	452.95
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	458.33	458.33
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	476.41	476.41
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	494.97	494.97
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	514.52	514.52
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	534.55	534.55
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	555.56	555.56
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	577.06	577.06
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	599.54	599.54
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	622.99	622.99
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	647.42	647.42
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	672.83	672.83
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	699.22	699.22
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	726.58	726.58
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	754.92	754.92
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	784.24	784.24
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	815.02	815.02
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	846.78	846.78
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	880.01	880.01
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	914.21	914.21
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	949.88	949.88
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	987.02	987.02
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1025.62	1025.62
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1065.20	1065.20
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1065.20	1065.20
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1065.20	1065.20
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1065.20	1065.20
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	369.53	369.53
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	369.53	369.53
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	369.53	369.53
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	369.53	369.53
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	369.53	369.53
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	369.53	369.53
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	369.53	369.53
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	410.78	410.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	410.78	410.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	410.78	410.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	410.78	410.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	410.78	410.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	410.78	410.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	410.78	410.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	420.39	420.39
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	429.43	429.43
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	440.16	440.16
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	451.47	451.47
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	461.64	461.64
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	472.37	472.37
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	483.67	483.67
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	494.97	494.97
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	506.27	506.27
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	517.57	517.57
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	523.79	523.79
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	530.01	530.01
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	550.91	550.91
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	572.38	572.38
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	594.98	594.98
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	618.15	618.15
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	642.45	642.45
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	667.31	667.31
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	693.30	693.30
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	720.42	720.42
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	748.67	748.67
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	778.06	778.06
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	808.57	808.57
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	840.21	840.21
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	872.98	872.98
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	906.89	906.89
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	942.48	942.48
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	979.21	979.21
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1017.63	1017.63
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1057.19	1057.19
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1098.43	1098.43
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1141.38	1141.38
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1186.01	1186.01
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1231.78	1231.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1231.78	1231.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1231.78	1231.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1231.78	1231.78
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	339.42	339.42
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	339.42	339.42
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	339.42	339.42
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	339.42	339.42
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	339.42	339.42
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	339.42	339.42
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	339.42	339.42
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	377.31	377.31
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	377.31	377.31
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	377.31	377.31
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	377.31	377.31
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	377.31	377.31
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	377.31	377.31
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	377.31	377.31
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	386.13	386.13
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	394.44	394.44
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	404.30	404.30
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	414.68	414.68
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	424.02	424.02
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	433.88	433.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	444.26	444.26
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	454.64	454.64
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	465.02	465.02
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	475.40	475.40
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	481.11	481.11
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	486.82	486.82
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	506.02	506.02
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	525.74	525.74
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	546.50	546.50
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	567.78	567.78
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	590.10	590.10
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	612.94	612.94
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	636.81	636.81
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	661.72	661.72
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	687.67	687.67
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	714.66	714.66
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	742.69	742.69
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	771.75	771.75
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	801.85	801.85
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	832.99	832.99
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	865.69	865.69
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	899.42	899.42
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	934.71	934.71
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	971.04	971.04
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1008.93	1008.93
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1048.38	1048.38
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1089.38	1089.38
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1131.41	1131.41
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1131.41	1131.41
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1131.41	1131.41
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1131.41	1131.41

2020 Rates Table Template v9.0

If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.

If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an individual Rate for every age band.

If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.

To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

Plan ID* Required: Enter the 14-character Plan ID	Rating Area ID* Required: Select the Rating Area ID	Tobacco* Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Age* Required: Select the age of a subscriber eligible for the rate	Individual Rate* Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Individual Tobacco Rate* Required: Enter the rate of an Individual tobacco enrollee on a plan
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	402.77	402.77
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	15	402.77	402.77
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	16	402.77	402.77
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	17	402.77	402.77
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	18	402.77	402.77
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	19	402.77	402.77
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	20	402.77	402.77
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	21	447.73	447.73
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	22	447.73	447.73
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	23	447.73	447.73
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	24	447.73	447.73
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	25	447.73	447.73
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	26	447.73	447.73
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	27	447.73	447.73
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	28	458.19	458.19
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	29	468.05	468.05
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	30	479.75	479.75
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	31	492.07	492.07
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	32	503.15	503.15
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	33	514.85	514.85
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	34	527.17	527.17
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	35	539.49	539.49
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	36	551.80	551.80
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	37	564.12	564.12
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	38	570.90	570.90
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	39	577.67	577.67
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	40	600.46	600.46
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	41	623.86	623.86
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	42	648.49	648.49
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	43	673.74	673.74
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	44	700.22	700.22
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	45	727.32	727.32
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	46	755.65	755.65
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	47	785.21	785.21
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	48	816.01	816.01
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	49	848.03	848.03
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	50	881.29	881.29
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	51	915.77	915.77
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	52	951.49	951.49
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	53	988.44	988.44
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	54	1027.24	1027.24
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	55	1067.27	1067.27
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	56	1109.15	1109.15
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	57	1152.26	1152.26
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	58	1197.22	1197.22
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	59	1244.02	1244.02
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	60	1292.68	1292.68
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	61	1342.56	1342.56
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	62	1342.56	1342.56
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	63	1342.56	1342.56
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1342.56	1342.56
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	406.67	406.67
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	15	406.67	406.67
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	16	406.67	406.67
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	17	406.67	406.67
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	18	406.67	406.67
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	19	406.67	406.67
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	20	406.67	406.67
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	21	452.06	452.06
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	22	452.06	452.06
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	23	452.06	452.06
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	24	452.06	452.06
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	25	452.06	452.06
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	26	452.06	452.06
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	27	452.06	452.06
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	28	462.63	462.63
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	29	472.58	472.58
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	30	484.39	484.39
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	31	496.83	496.83
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	32	508.02	508.02
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	33	519.84	519.84
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	34	532.27	532.27
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	35	544.71	544.71
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	36	557.15	557.15
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	37	569.58	569.58
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	38	576.42	576.42
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	39	583.26	583.26
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	40	606.27	606.27
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	41	629.90	629.90
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	42	654.77	654.77
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	43	680.27	680.27
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	44	707.00	707.00
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	45	734.36	734.36
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	46	762.97	762.97
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	47	792.81	792.81
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	48	823.91	823.91
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	49	856.24	856.24
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	50	889.82	889.82
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	51	924.64	924.64
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	52	960.70	960.70
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	53	998.01	998.01
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	54	1037.19	1037.19
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	55	1077.61	1077.61
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	56	1119.89	1119.89
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	57	1163.42	1163.42
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	58	1208.81	1208.81
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	59	1256.07	1256.07
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	60	1305.19	1305.19
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	61	1355.56	1355.56
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	62	1355.56	1355.56
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	63	1355.56	1355.56
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1355.56	1355.56
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	347.85	347.85
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	15	347.85	347.85
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	16	347.85	347.85
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	17	347.85	347.85
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	18	347.85	347.85
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	19	347.85	347.85
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	20	347.85	347.85
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	21	386.68	386.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	22	386.68	386.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	23	386.68	386.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	24	386.68	386.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	25	386.68	386.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	26	386.68	386.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	27	386.68	386.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	28	395.72	395.72
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	29	404.23	404.23
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	30	414.34	414.34
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	31	424.98	424.98
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	32	434.55	434.55
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	33	444.66	444.66
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	34	455.29	455.29
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	35	465.93	465.93
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	36	476.57	476.57
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	37	487.21	487.21
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	38	493.06	493.06
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	39	498.91	498.91
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	40	518.59	518.59
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	41	538.80	538.80
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	42	560.07	560.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	43	581.88	581.88
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	44	604.75	604.75
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	45	628.16	628.16
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	46	652.62	652.62
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	47	678.15	678.15
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	48	704.75	704.75
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	49	732.41	732.41
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	50	761.13	761.13
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	51	790.91	790.91
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	52	821.76	821.76
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	53	853.67	853.67
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	54	887.18	887.18
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	55	921.76	921.76
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	56	957.92	957.92
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	57	995.16	995.16
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	58	1033.98	1033.98
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	59	1074.41	1074.41
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	60	1116.43	1116.43
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	61	1159.51	1159.51
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	62	1159.51	1159.51
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	63	1159.51	1159.51
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1159.51	1159.51
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	374.24	374.24
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	15	374.24	374.24
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	16	374.24	374.24
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	17	374.24	374.24
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	18	374.24	374.24
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	19	374.24	374.24
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	20	374.24	374.24
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	21	416.01	416.01
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	22	416.01	416.01
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	23	416.01	416.01
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	24	416.01	416.01
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	25	416.01	416.01
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	26	416.01	416.01
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	27	416.01	416.01
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	28	425.74	425.74
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	29	434.89	434.89
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	30	445.77	445.77
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	31	457.21	457.21
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	32	467.51	467.51
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	33	478.38	478.38
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	34	489.83	489.83
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	35	501.27	501.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	36	512.72	512.72
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	37	524.16	524.16
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	38	530.46	530.46
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	39	536.75	536.75
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	40	557.92	557.92
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	41	579.67	579.67
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	42	602.56	602.56
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	43	626.02	626.02
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	44	650.62	650.62
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	45	675.80	675.80
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	46	702.12	702.12
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	47	729.59	729.59
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	48	758.20	758.20
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	49	787.96	787.96
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	50	818.86	818.86
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	51	850.90	850.90
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	52	884.09	884.09
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	53	918.43	918.43
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	54	954.48	954.48
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	55	991.67	991.67
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	56	1030.58	1030.58
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	57	1070.64	1070.64
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	58	1112.41	1112.41
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	59	1155.90	1155.90
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	60	1201.11	1201.11
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	61	1247.46	1247.46
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	62	1247.46	1247.46
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	63	1247.46	1247.46
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1247.46	1247.46
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	268.10	268.10
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	268.10	268.10
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	268.10	268.10
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	268.10	268.10
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	268.10	268.10
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	268.10	268.10
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	268.10	268.10
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	298.03	298.03
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	298.03	298.03
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	298.03	298.03
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	298.03	298.03
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	298.03	298.03
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	298.03	298.03
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	298.03	298.03
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	305.00	305.00
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	311.56	311.56
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	319.35	319.35
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	327.55	327.55
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	334.93	334.93
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	342.71	342.71
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	350.91	350.91
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	359.11	359.11
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	367.31	367.31
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	375.51	375.51
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	380.02	380.02
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	384.53	384.53
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.70	399.70
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	415.28	415.28
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	431.67	431.67
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	448.48	448.48
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	466.11	466.11
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	484.15	484.15
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	503.00	503.00
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	522.68	522.68
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	543.18	543.18
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	564.50	564.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	586.63	586.63
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	609.59	609.59
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	633.37	633.37
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	657.96	657.96
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	683.79	683.79
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	710.44	710.44
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	738.31	738.31
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	767.01	767.01
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	796.93	796.93
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	828.09	828.09
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	860.48	860.48
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	893.68	893.68
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	893.68	893.68
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	893.68	893.68
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	893.68	893.68
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	328.98	328.98
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	328.98	328.98
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	328.98	328.98
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	328.98	328.98
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	328.98	328.98
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	328.98	328.98
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	328.98	328.98
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	365.70	365.70
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	365.70	365.70
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	365.70	365.70
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	365.70	365.70
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	365.70	365.70
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	365.70	365.70
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	365.70	365.70

73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	374.25	374.25
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	382.30	382.30
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	391.85	391.85
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	401.92	401.92
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	410.97	410.97
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	420.53	420.53
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	430.59	430.59
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	440.65	440.65
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	450.71	450.71
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	460.77	460.77
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	466.30	466.30
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	471.84	471.84
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	490.45	490.45
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	509.56	509.56
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	529.68	529.68
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	550.31	550.31
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	571.94	571.94
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	594.07	594.07
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	617.21	617.21
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	641.35	641.35
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	666.51	666.51
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	692.66	692.66
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	719.83	719.83
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	747.99	747.99
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	777.17	777.17
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	807.35	807.35
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	839.04	839.04
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	871.74	871.74
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	905.94	905.94
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	941.16	941.16
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	977.88	977.88
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1016.11	1016.11
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1055.84	1055.84
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1096.59	1096.59
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1096.59	1096.59
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1096.59	1096.59
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1096.59	1096.59
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	380.43	380.43
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	380.43	380.43
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	380.43	380.43
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	380.43	380.43
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	380.43	380.43
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	380.43	380.43
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	380.43	380.43
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	422.89	422.89
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	422.89	422.89
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	422.89	422.89
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	422.89	422.89
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	422.89	422.89
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	422.89	422.89
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	422.89	422.89
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	432.78	432.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	442.08	442.08
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	453.14	453.14
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	464.77	464.77
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	475.24	475.24
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	486.29	486.29
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	497.93	497.93
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	509.56	509.56
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	521.19	521.19
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	532.83	532.83
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	539.23	539.23
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	545.63	545.63
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	567.15	567.15
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	589.25	589.25
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	612.52	612.52
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	636.37	636.37
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	661.38	661.38
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	686.98	686.98
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	713.73	713.73
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	741.66	741.66
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	770.74	770.74
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	800.99	800.99
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	832.40	832.40
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	864.97	864.97
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	898.71	898.71
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	933.61	933.61
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	970.26	970.26
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1008.07	1008.07
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1047.62	1047.62
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1088.34	1088.34
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1130.81	1130.81
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1175.01	1175.01
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1220.97	1220.97
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1268.09	1268.09
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1268.09	1268.09
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1268.09	1268.09
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1268.09	1268.09
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	349.43	349.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	349.43	349.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	349.43	349.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	349.43	349.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	349.43	349.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	349.43	349.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	349.43	349.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	388.43	388.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	388.43	388.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	388.43	388.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	388.43	388.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	388.43	388.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	388.43	388.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	388.43	388.43
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	397.51	397.51
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	406.06	406.06
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	416.21	416.21
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	426.90	426.90
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	436.52	436.52
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	446.67	446.67
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	457.36	457.36
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	468.04	468.04
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	478.73	478.73
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	489.41	489.41
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	495.29	495.29
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	501.17	501.17
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	520.94	520.94
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	541.24	541.24
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	562.61	562.61
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	584.52	584.52
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	607.49	607.49
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	631.00	631.00
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	655.58	655.58
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	681.22	681.22
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	707.94	707.94
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	735.72	735.72
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	764.57	764.57
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	794.49	794.49
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	825.48	825.48
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	857.54	857.54
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	891.20	891.20
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	925.93	925.93
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	962.26	962.26
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	999.66	999.66
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1038.67	1038.67
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1079.27	1079.27
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1121.48	1121.48
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1164.76	1164.76
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1164.76	1164.76
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1164.76	1164.76
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1164.76	1164.76

2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	414.64	414.64
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	15	414.64	414.64
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	16	414.64	414.64
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	17	414.64	414.64
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	18	414.64	414.64
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	19	414.64	414.64
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	20	414.64	414.64
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	21	460.92	460.92
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	22	460.92	460.92
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	23	460.92	460.92
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	24	460.92	460.92
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	25	460.92	460.92
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	26	460.92	460.92
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	27	460.92	460.92
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	28	471.70	471.70
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	29	481.84	481.84
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	30	493.89	493.89
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	31	506.57	506.57
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	32	517.98	517.98
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	33	530.03	530.03
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	34	542.71	542.71
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	35	555.39	555.39
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	36	568.07	568.07
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	37	580.75	580.75
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	38	587.72	587.72
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	39	594.70	594.70
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	40	618.15	618.15
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	41	642.25	642.25
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	42	667.61	667.61
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	43	693.60	693.60
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	44	720.86	720.86
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	45	748.76	748.76
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	46	777.92	777.92
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	47	808.36	808.36
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	48	840.06	840.06
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	49	873.02	873.02
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	50	907.26	907.26
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	51	942.76	942.76
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	52	979.54	979.54
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	53	1017.58	1017.58
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	54	1057.52	1057.52
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	55	1098.73	1098.73
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	56	1141.84	1141.84
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	57	1186.22	1186.22
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	58	1232.50	1232.50
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	59	1280.69	1280.69
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	60	1330.77	1330.77
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	61	1382.13	1382.13
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	62	1382.13	1382.13
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	63	1382.13	1382.13
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1382.13	1382.13
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	418.65	418.65
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	15	418.65	418.65
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	16	418.65	418.65
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	17	418.65	418.65
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	18	418.65	418.65
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	19	418.65	418.65
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	20	418.65	418.65
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	21	465.38	465.38
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	22	465.38	465.38
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	23	465.38	465.38
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	24	465.38	465.38
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	25	465.38	465.38
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	26	465.38	465.38
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	27	465.38	465.38
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	28	476.27	476.27
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	29	486.51	486.51
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	30	498.67	498.67
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	31	511.47	511.47
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	32	523.00	523.00
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	33	535.16	535.16
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	34	547.96	547.96
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	35	560.76	560.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	36	573.57	573.57
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	37	586.37	586.37
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	38	593.41	593.41
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	39	600.45	600.45
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	40	624.14	624.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	41	648.46	648.46
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	42	674.07	674.07
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	43	700.32	700.32
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	44	727.84	727.84
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	45	756.01	756.01
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	46	785.45	785.45
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	47	816.18	816.18
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	48	848.19	848.19
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	49	881.48	881.48
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	50	916.04	916.04
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	51	951.89	951.89
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	52	989.02	989.02
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	53	1027.43	1027.43
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	54	1067.76	1067.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	55	1109.37	1109.37
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	56	1152.90	1152.90
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	57	1197.71	1197.71
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	58	1244.44	1244.44
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	59	1293.09	1293.09
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	60	1343.66	1343.66
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	61	1395.51	1395.51
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	62	1395.51	1395.51
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	63	1395.51	1395.51
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1395.51	1395.51
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	358.10	358.10
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	15	358.10	358.10
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	16	358.10	358.10
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	17	358.10	358.10
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	18	358.10	358.10
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	19	358.10	358.10
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	20	358.10	358.10
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	21	398.08	398.08
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	22	398.08	398.08
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	23	398.08	398.08
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	24	398.08	398.08
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	25	398.08	398.08
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	26	398.08	398.08
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	27	398.08	398.08
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	28	407.39	407.39
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	29	416.15	416.15
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	30	426.55	426.55
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	31	437.50	437.50
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	32	447.36	447.36
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	33	457.76	457.76
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	34	468.71	468.71
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	35	479.66	479.66
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	36	490.61	490.61
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	37	501.57	501.57
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	38	507.59	507.59
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	39	513.61	513.61
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	40	533.87	533.87
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	41	554.68	554.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	42	576.58	576.58
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	43	599.03	599.03
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	44	622.58	622.58
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	45	646.67	646.67
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	46	671.86	671.86
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	47	698.14	698.14
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	48	725.52	725.52
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	49	753.99	753.99
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	50	783.56	783.56
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	51	814.22	814.22
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	52	845.98	845.98
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	53	878.84	878.84
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	54	913.33	913.33
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	55	948.92	948.92
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	56	986.16	986.16
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	57	1024.49	1024.49
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	58	1064.46	1064.46
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	59	1106.07	1106.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	60	1149.33	1149.33
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	61	1193.68	1193.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	62	1193.68	1193.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	63	1193.68	1193.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1193.68	1193.68
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	385.27	385.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	15	385.27	385.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	16	385.27	385.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	17	385.27	385.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	18	385.27	385.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	19	385.27	385.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	20	385.27	385.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	21	428.27	428.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	22	428.27	428.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	23	428.27	428.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	24	428.27	428.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	25	428.27	428.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	26	428.27	428.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	27	428.27	428.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	28	438.29	438.29
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	29	447.71	447.71
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	30	458.90	458.90
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	31	470.69	470.69
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	32	481.29	481.29
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	33	492.48	492.48
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	34	504.26	504.26
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	35	516.05	516.05
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	36	527.83	527.83
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	37	539.61	539.61
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	38	546.09	546.09
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	39	552.57	552.57
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	40	574.37	574.37
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	41	596.75	596.75
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	42	620.32	620.32
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	43	644.47	644.47
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	44	669.80	669.80
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	45	695.72	695.72
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	46	722.82	722.82
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	47	751.09	751.09
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	48	780.55	780.55
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	49	811.18	811.18
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	50	842.99	842.99
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	51	875.98	875.98
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	52	910.15	910.15
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	53	945.50	945.50
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	54	982.61	982.61
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	55	1020.90	1020.90
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	56	1060.96	1060.96
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	57	1102.19	1102.19
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	58	1145.20	1145.20
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	59	1189.97	1189.97
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	60	1236.51	1236.51
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	61	1284.22	1284.22
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	62	1284.22	1284.22
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	63	1284.22	1284.22
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1284.22	1284.22
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	276.01	276.01
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	276.01	276.01
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	276.01	276.01
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	276.01	276.01
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	276.01	276.01
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	276.01	276.01
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	276.01	276.01
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	306.81	306.81
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	306.81	306.81
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	306.81	306.81
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	306.81	306.81
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	306.81	306.81
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	306.81	306.81
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	306.81	306.81
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	313.99	313.99
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	320.74	320.74
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	328.76	328.76
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	337.20	337.20
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	344.80	344.80
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	352.82	352.82
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	361.26	361.26
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	369.70	369.70
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	378.14	378.14
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	386.58	386.58
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	391.22	391.22
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	395.86	395.86
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	411.48	411.48
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	427.51	427.51
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	444.40	444.40
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	461.70	461.70
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	479.85	479.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	498.42	498.42
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	517.83	517.83
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	538.09	538.09
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	559.19	559.19
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	581.13	581.13
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	603.92	603.92
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	627.56	627.56
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	652.03	652.03
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	677.36	677.36
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	703.94	703.94
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	731.38	731.38
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	760.07	760.07
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	789.62	789.62
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	820.42	820.42
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	852.50	852.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	885.84	885.84
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	920.02	920.02
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	920.02	920.02
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	920.02	920.02
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	920.02	920.02
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.48	376.48
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.48	376.48
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.48	376.48
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.48	376.48
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.48	376.48
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.48	376.48
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.48	376.48

73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	385.28	385.28
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	393.56	393.56
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	403.40	403.40
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	413.76	413.76
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	423.08	423.08
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	432.92	432.92
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	443.28	443.28
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	453.64	453.64
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	463.99	463.99
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	474.35	474.35
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	480.05	480.05
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	485.74	485.74
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	504.90	504.90
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	524.58	524.58
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	545.29	545.29
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	566.53	566.53
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	588.79	588.79
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	611.58	611.58
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	635.40	635.40
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	660.26	660.26
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	686.15	686.15
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	713.08	713.08
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	741.04	741.04
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	770.04	770.04
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	800.08	800.08
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	831.15	831.15
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	863.77	863.77
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	897.43	897.43
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	932.65	932.65
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	968.89	968.89
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1006.70	1006.70
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1046.05	1046.05
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1086.96	1086.96
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1128.91	1128.91
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1128.91	1128.91
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1128.91	1128.91
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1128.91	1128.91
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	391.64	391.64
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	391.64	391.64
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	391.64	391.64
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	391.64	391.64
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	391.64	391.64
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	391.64	391.64
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	391.64	391.64
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	435.35	435.35
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	435.35	435.35
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	435.35	435.35
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	435.35	435.35
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	435.35	435.35
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	435.35	435.35
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	435.35	435.35
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	445.53	445.53
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	455.11	455.11
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	466.49	466.49
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	478.47	478.47
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	489.25	489.25
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	500.63	500.63
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	512.60	512.60
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	524.58	524.58
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	536.56	536.56
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	548.53	548.53
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	555.12	555.12
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	561.71	561.71
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	583.86	583.86
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	606.62	606.62
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	630.57	630.57
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	655.13	655.13
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	680.88	680.88
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	707.22	707.22
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	734.77	734.77
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	763.51	763.51
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	793.46	793.46
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	824.60	824.60
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	856.93	856.93
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	890.47	890.47
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	925.20	925.20
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	961.13	961.13
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	998.86	998.86
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1037.78	1037.78
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1078.50	1078.50
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1120.42	1120.42
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1164.13	1164.13
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1209.65	1209.65
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1256.95	1256.95
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1305.46	1305.46
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1305.46	1305.46
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1305.46	1305.46
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1305.46	1305.46
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	359.73	359.73
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	359.73	359.73
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	359.73	359.73
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	359.73	359.73
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	359.73	359.73
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	359.73	359.73
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	359.73	359.73
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.88	399.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.88	399.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.88	399.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.88	399.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.88	399.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.88	399.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	399.88	399.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	409.23	409.23
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	418.03	418.03
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	428.48	428.48
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	439.48	439.48
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	449.38	449.38
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	459.83	459.83
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	470.84	470.84
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	481.84	481.84
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	492.84	492.84
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	503.84	503.84
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	509.89	509.89
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	515.94	515.94
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	536.29	536.29
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	557.19	557.19
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	579.19	579.19
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	601.74	601.74
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	625.40	625.40
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	649.60	649.60
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	674.90	674.90
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	701.30	701.30
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	728.80	728.80
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	757.41	757.41
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	787.11	787.11
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	817.91	817.91
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	849.81	849.81
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	882.82	882.82
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	917.47	917.47
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	953.22	953.22
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	990.62	990.62
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1029.13	1029.13
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1069.28	1069.28
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1111.08	1111.08
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1154.54	1154.54
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1199.09	1199.09
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1199.09	1199.09
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1199.09	1199.09
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1199.09	1199.09

2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	390.36	390.36
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	15	390.36	390.36
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	16	390.36	390.36
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	17	390.36	390.36
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	18	390.36	390.36
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	19	390.36	390.36
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	20	390.36	390.36
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	21	433.93	433.93
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	22	433.93	433.93
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	23	433.93	433.93
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	24	433.93	433.93
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	25	433.93	433.93
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	26	433.93	433.93
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	27	433.93	433.93
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	28	444.08	444.08
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	29	453.63	453.63
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	30	464.97	464.97
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	31	476.91	476.91
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	32	487.65	487.65
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	33	498.99	498.99
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	34	510.93	510.93
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	35	522.87	522.87
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	36	534.81	534.81
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	37	546.75	546.75
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	38	553.31	553.31
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	39	559.88	559.88
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	40	581.96	581.96
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	41	604.64	604.64
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	42	628.52	628.52
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	43	652.99	652.99
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	44	678.66	678.66
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	45	704.92	704.92
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	46	732.38	732.38
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	47	761.03	761.03
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	48	790.87	790.87
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	49	821.91	821.91
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	50	854.14	854.14
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	51	887.57	887.57
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	52	922.19	922.19
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	53	958.00	958.00
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	54	995.60	995.60
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	55	1034.40	1034.40
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	56	1074.99	1074.99
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	57	1116.77	1116.77
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	58	1160.34	1160.34
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	59	1205.70	1205.70
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	60	1252.86	1252.86
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	61	1301.21	1301.21
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	62	1301.21	1301.21
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	63	1301.21	1301.21
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1301.21	1301.21
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	394.14	394.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	15	394.14	394.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	16	394.14	394.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	17	394.14	394.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	18	394.14	394.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	19	394.14	394.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	20	394.14	394.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	21	438.14	438.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	22	438.14	438.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	23	438.14	438.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	24	438.14	438.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	25	438.14	438.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	26	438.14	438.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	27	438.14	438.14
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	28	448.38	448.38
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	29	458.02	458.02
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	30	469.47	469.47
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	31	481.53	481.53
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	32	492.38	492.38
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	33	503.83	503.83
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	34	515.88	515.88
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	35	527.93	527.93
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	36	539.99	539.99
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	37	552.04	552.04
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	38	558.67	558.67
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	39	565.30	565.30
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	40	587.60	587.60
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	41	610.50	610.50
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	42	634.60	634.60
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	43	659.31	659.31
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	44	685.23	685.23
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	45	711.74	711.74
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	46	739.47	739.47
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	47	768.39	768.39
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	48	798.53	798.53
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	49	829.87	829.87
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	50	862.41	862.41
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	51	896.16	896.16
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	52	931.11	931.11
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	53	967.27	967.27
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	54	1005.24	1005.24
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	55	1044.41	1044.41
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	56	1085.39	1085.39
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	57	1127.58	1127.58
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	58	1171.58	1171.58
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	59	1217.38	1217.38
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	60	1264.99	1264.99
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	61	1313.80	1313.80
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	62	1313.80	1313.80
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	63	1313.80	1313.80
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1313.80	1313.80
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	337.14	337.14
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	15	337.14	337.14
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	16	337.14	337.14
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	17	337.14	337.14
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	18	337.14	337.14
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	19	337.14	337.14
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	20	337.14	337.14
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	21	374.77	374.77
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	22	374.77	374.77
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	23	374.77	374.77
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	24	374.77	374.77
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	25	374.77	374.77
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	26	374.77	374.77
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	27	374.77	374.77
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	28	383.53	383.53
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	29	391.78	391.78
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	30	401.58	401.58
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	31	411.89	411.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	32	421.16	421.16
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	33	430.98	430.98
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	34	441.27	441.27
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	35	451.58	451.58
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	36	461.89	461.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	37	472.20	472.20
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	38	477.87	477.87
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	39	483.54	483.54
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	40	502.61	502.61
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	41	522.20	522.20
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	42	542.82	542.82
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	43	563.96	563.96
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	44	586.12	586.12
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	45	608.81	608.81
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	46	632.52	632.52
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	47	657.26	657.26
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	48	683.04	683.04
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	49	709.85	709.85
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	50	737.68	737.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	51	766.55	766.55
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	52	796.45	796.45
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	53	827.38	827.38
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	54	859.86	859.86
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	55	893.36	893.36
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	56	928.42	928.42
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	57	964.50	964.50
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	58	1002.13	1002.13
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	59	1041.31	1041.31
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	60	1082.04	1082.04
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	61	1123.79	1123.79
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	62	1123.79	1123.79
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	63	1123.79	1123.79
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1123.79	1123.79
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	362.71	362.71
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	15	362.71	362.71
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	16	362.71	362.71
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	17	362.71	362.71
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	18	362.71	362.71
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	19	362.71	362.71
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	20	362.71	362.71
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	21	403.20	403.20
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	22	403.20	403.20
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	23	403.20	403.20
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	24	403.20	403.20
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	25	403.20	403.20
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	26	403.20	403.20
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	27	403.20	403.20
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	28	412.62	412.62
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	29	421.50	421.50
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	30	432.04	432.04
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	31	443.13	443.13
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	32	453.11	453.11
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	33	463.65	463.65
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	34	474.74	474.74
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	35	485.83	485.83
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	36	496.92	496.92
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	37	508.02	508.02
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	38	514.12	514.12
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	39	520.22	520.22
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	40	540.74	540.74
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	41	561.81	561.81
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	42	584.00	584.00
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	43	606.74	606.74
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	44	630.58	630.58
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	45	654.99	654.99
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	46	680.50	680.50
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	47	707.12	707.12
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	48	734.85	734.85
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	49	763.69	763.69
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	50	793.64	793.64
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	51	824.69	824.69
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	52	856.86	856.86
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	53	890.14	890.14
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	54	925.08	925.08
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	55	961.13	961.13
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	56	998.84	998.84
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	57	1037.66	1037.66
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	58	1078.15	1078.15
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	59	1120.30	1120.30
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	60	1164.11	1164.11
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	61	1209.03	1209.03
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	62	1209.03	1209.03
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	63	1209.03	1209.03
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1209.03	1209.03
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	259.85	259.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	15	259.85	259.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	16	259.85	259.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	17	259.85	259.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	18	259.85	259.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	19	259.85	259.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	20	259.85	259.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	21	288.85	288.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	22	288.85	288.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	23	288.85	288.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	24	288.85	288.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	25	288.85	288.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	26	288.85	288.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	27	288.85	288.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	28	295.61	295.61
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	29	301.96	301.96
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	30	309.51	309.51
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	31	317.46	317.46
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	32	324.61	324.61
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	33	332.16	332.16
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	34	340.11	340.11
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	35	348.05	348.05
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	36	356.00	356.00
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	37	363.94	363.94
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	38	368.31	368.31
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	39	372.69	372.69
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	40	387.39	387.39
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	41	402.48	402.48
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	42	418.38	418.38
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	43	434.67	434.67
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	44	451.75	451.75
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	45	469.23	469.23
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	46	487.51	487.51
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	47	506.58	506.58
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	48	526.45	526.45
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	49	547.11	547.11
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	50	568.56	568.56
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	51	590.81	590.81
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	52	613.86	613.86
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	53	637.70	637.70
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	54	662.73	662.73
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	55	688.55	688.55
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	56	715.57	715.57
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	57	743.38	743.38
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	58	772.39	772.39
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	59	802.58	802.58
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	60	833.97	833.97
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	61	866.16	866.16
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	62	866.16	866.16
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	63	866.16	866.16
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	866.16	866.16
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	318.84	318.84
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	15	318.84	318.84
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	16	318.84	318.84
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	17	318.84	318.84
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	18	318.84	318.84
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	19	318.84	318.84
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	20	318.84	318.84
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	21	354.43	354.43
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	22	354.43	354.43
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	23	354.43	354.43
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	24	354.43	354.43
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	25	354.43	354.43
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	26	354.43	354.43
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	27	354.43	354.43

73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	362.72	362.72
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	370.52	370.52
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	379.79	379.79
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	389.54	389.54
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	398.31	398.31
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	407.57	407.57
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	417.32	417.32
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	427.08	427.08
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	436.83	436.83
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	446.58	446.58
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	451.94	451.94
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	457.30	457.30
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	475.34	475.34
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	493.87	493.87
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	513.37	513.37
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	533.36	533.36
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	554.32	554.32
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	575.77	575.77
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	598.20	598.20
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	621.60	621.60
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	645.98	645.98
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	671.33	671.33
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	697.65	697.65
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	724.96	724.96
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	753.23	753.23
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	782.48	782.48
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	813.20	813.20
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	844.89	844.89
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	878.04	878.04
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	912.17	912.17
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	947.76	947.76
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	984.81	984.81
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1023.32	1023.32
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1062.81	1062.81
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1062.81	1062.81
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1062.81	1062.81
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1062.81	1062.81
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	368.71	368.71
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	368.71	368.71
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	368.71	368.71
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	368.71	368.71
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	368.71	368.71
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	368.71	368.71
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	368.71	368.71
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	409.86	409.86
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	409.86	409.86
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	409.86	409.86
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	409.86	409.86
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	409.86	409.86
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	409.86	409.86
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	409.86	409.86
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	419.45	419.45
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	428.47	428.47
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	439.18	439.18
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	450.45	450.45
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	460.60	460.60
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	471.31	471.31
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	482.59	482.59
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	493.87	493.87
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	505.14	505.14
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	516.42	516.42
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	522.62	522.62
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	528.82	528.82
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	549.68	549.68
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	571.10	571.10
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	593.65	593.65
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	616.77	616.77
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	641.01	641.01
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	665.82	665.82
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	691.75	691.75
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	718.81	718.81
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	747.00	747.00
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	776.32	776.32
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	806.76	806.76
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	838.33	838.33
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	871.03	871.03
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	904.86	904.86
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	940.37	940.37
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	977.02	977.02
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1015.36	1015.36
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1054.82	1054.82
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1095.98	1095.98
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1138.82	1138.82
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1183.36	1183.36
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1229.03	1229.03
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1229.03	1229.03
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1229.03	1229.03
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1229.03	1229.03
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	338.67	338.67
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.47	376.47
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.47	376.47
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.47	376.47
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.47	376.47
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.47	376.47
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.47	376.47
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	376.47	376.47
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	385.27	385.27
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	393.56	393.56
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	403.39	403.39
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	413.75	413.75
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	423.07	423.07
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	432.91	432.91
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	443.27	443.27
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	453.62	453.62
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	463.98	463.98
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	474.34	474.34
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	480.03	480.03
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	485.73	485.73
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	504.89	504.89
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	524.57	524.57
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	545.28	545.28
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	566.51	566.51
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	588.78	588.78
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	611.57	611.57
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	635.39	635.39
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	660.24	660.24
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	686.13	686.13
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	713.06	713.06
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	741.02	741.02
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	770.02	770.02
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	800.06	800.06
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	831.13	831.13
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	863.75	863.75
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	897.41	897.41
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	932.62	932.62
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	968.87	968.87
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1006.67	1006.67
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1046.03	1046.03
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1086.94	1086.94
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1128.88	1128.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1128.88	1128.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1128.88	1128.88
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1128.88	1128.88

2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.

If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.

If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an individual Rate for every age band.

If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.

To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

Plan ID* Required: Enter the 14-character Plan ID	Rating Area ID* Required: Select the Rating Area ID	Tobacco* Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Age* Required: Select the age of a subscriber eligible for the rate	Individual Rate* Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Individual Tobacco Rate* Required: Enter the rate of an individual tobacco enrollee on a plan
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	401.87	401.87
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	15	401.87	401.87
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	16	401.87	401.87
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	17	401.87	401.87
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	18	401.87	401.87
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	19	401.87	401.87
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	20	401.87	401.87
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	21	446.72	446.72
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	22	446.72	446.72
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	23	446.72	446.72
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	24	446.72	446.72
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	25	446.72	446.72
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	26	446.72	446.72
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	27	446.72	446.72
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	28	457.17	457.17
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	29	467.00	467.00
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	30	478.68	478.68
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	31	490.97	490.97
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	32	502.03	502.03
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	33	513.70	513.70
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	34	525.99	525.99
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	35	538.28	538.28
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	36	550.57	550.57
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	37	562.86	562.86
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	38	569.62	569.62
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	39	576.38	576.38
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	40	599.11	599.11
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	41	622.46	622.46
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	42	647.04	647.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	43	672.24	672.24
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	44	698.66	698.66
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	45	725.69	725.69
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	46	753.96	753.96
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	47	783.46	783.46
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	48	814.18	814.18
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	49	846.13	846.13
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	50	879.31	879.31
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	51	913.72	913.72
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	52	949.36	949.36
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	53	986.23	986.23
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	54	1024.94	1024.94
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	55	1064.89	1064.89
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	56	1106.67	1106.67
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	57	1149.68	1149.68
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	58	1194.54	1194.54
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	59	1241.24	1241.24
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	60	1289.78	1289.78
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	61	1339.56	1339.56
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	62	1339.56	1339.56
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	63	1339.56	1339.56
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1339.56	1339.56
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	405.76	405.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	15	405.76	405.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	16	405.76	405.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	17	405.76	405.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	18	405.76	405.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	19	405.76	405.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	20	405.76	405.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	21	451.05	451.05
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	22	451.05	451.05
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	23	451.05	451.05
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	24	451.05	451.05
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	25	451.05	451.05
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	26	451.05	451.05
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	27	451.05	451.05
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	28	461.60	461.60
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	29	471.52	471.52
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	30	483.31	483.31
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	31	495.72	495.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	32	506.89	506.89
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	33	518.67	518.67
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	34	531.08	531.08
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	35	543.49	543.49
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	36	555.90	555.90
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	37	568.31	568.31
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	38	575.13	575.13
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	39	581.96	581.96
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	40	604.91	604.91
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	41	628.49	628.49
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	42	653.31	653.31
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	43	678.74	678.74
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	44	705.42	705.42
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	45	732.72	732.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	46	761.26	761.26
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	47	791.04	791.04
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	48	822.06	822.06
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	49	854.32	854.32
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	50	887.83	887.83
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	51	922.57	922.57
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	52	958.56	958.56
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	53	995.78	995.78
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	54	1034.87	1034.87
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	55	1075.19	1075.19
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	56	1117.38	1117.38
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	57	1160.81	1160.81
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	58	1206.10	1206.10
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	59	1253.26	1253.26
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	60	1302.27	1302.27
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	61	1352.52	1352.52
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	62	1352.52	1352.52
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	63	1352.52	1352.52
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1352.52	1352.52
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	347.07	347.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	15	347.07	347.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	16	347.07	347.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	17	347.07	347.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	18	347.07	347.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	19	347.07	347.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	20	347.07	347.07
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	21	385.81	385.81
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	22	385.81	385.81
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	23	385.81	385.81
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	24	385.81	385.81
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	25	385.81	385.81
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	26	385.81	385.81
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	27	385.81	385.81
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	28	394.84	394.84
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	29	403.33	403.33
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	30	413.41	413.41
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	31	424.02	424.02
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	32	433.58	433.58
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	33	443.66	443.66
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	34	454.27	454.27
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	35	464.89	464.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	36	475.50	475.50
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	37	486.12	486.12
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	38	491.95	491.95
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	39	497.79	497.79
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	40	517.43	517.43
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	41	537.59	537.59
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	42	558.82	558.82
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	43	580.58	580.58
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	44	603.40	603.40
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	45	626.75	626.75
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	46	651.16	651.16
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	47	676.63	676.63
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	48	703.17	703.17
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	49	730.77	730.77
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	50	759.42	759.42
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	51	789.14	789.14
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	52	819.92	819.92
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	53	851.76	851.76
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	54	885.20	885.20
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	55	919.69	919.69
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	56	955.78	955.78
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	57	992.93	992.93
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	58	1031.67	1031.67
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	59	1072.00	1072.00
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	60	1113.93	1113.93
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	61	1156.91	1156.91
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	62	1156.91	1156.91
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	63	1156.91	1156.91
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1156.91	1156.91
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	373.40	373.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	15	373.40	373.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	16	373.40	373.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	17	373.40	373.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	18	373.40	373.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	19	373.40	373.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	20	373.40	373.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	21	415.08	415.08
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	22	415.08	415.08
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	23	415.08	415.08
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	24	415.08	415.08
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	25	415.08	415.08
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	26	415.08	415.08
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	27	415.08	415.08
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	28	424.79	424.79
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	29	433.92	433.92
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	30	444.77	444.77
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	31	456.19	456.19
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	32	466.46	466.46
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	33	477.31	477.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	34	488.73	488.73
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	35	500.15	500.15
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	36	511.57	511.57
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	37	522.99	522.99
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	38	529.27	529.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	39	535.55	535.55
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	40	556.67	556.67
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	41	578.37	578.37
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	42	601.21	601.21
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	43	624.62	624.62
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	44	649.17	649.17
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	45	674.29	674.29
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	46	700.55	700.55
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	47	727.96	727.96
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	48	756.51	756.51
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	49	786.19	786.19
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	50	817.03	817.03
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	51	849.00	849.00
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	52	882.11	882.11
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	53	916.37	916.37
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	54	952.34	952.34
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	55	989.45	989.45
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	56	1028.28	1028.28
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	57	1068.24	1068.24
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	58	1109.92	1109.92
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	59	1153.31	1153.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	60	1198.42	1198.42
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	61	1244.67	1244.67
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	62	1244.67	1244.67
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	63	1244.67	1244.67
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1244.67	1244.67
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	267.50	267.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	15	267.50	267.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	16	267.50	267.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	17	267.50	267.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	18	267.50	267.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	19	267.50	267.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	20	267.50	267.50
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	21	297.36	297.36
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	22	297.36	297.36
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	23	297.36	297.36
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	24	297.36	297.36
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	25	297.36	297.36
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	26	297.36	297.36
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	27	297.36	297.36
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	28	304.32	304.32
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	29	310.86	310.86
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73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	31	326.81	326.81
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73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	39	383.67	383.67
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73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	63	891.68	891.68
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	891.68	891.68
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73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	19	328.24	328.24
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2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

[illegible]	[illegible]
Federal TIN*	[illegible]
Rate Effective Date*	[illegible]
Rate Expiration Date*	[illegible]
Rating Method*	[illegible]

Plan ID* Required: Enter the 14-character Plan ID	Rating Area ID* Required: Select the Rating Area ID	Tobacco* Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Age* Required: Select the age of a subscriber eligible for the rate	Individual Rate* Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Individual Tobacco Rate* Required: Enter the rate of an individual tobacco enrollee on a plan
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	413.71	413.71
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	15	413.71	413.71
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	16	413.71	413.71
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	17	413.71	413.71
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	18	413.71	413.71
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	19	413.71	413.71
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	20	413.71	413.71
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	21	459.89	459.89
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	22	459.89	459.89
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	23	459.89	459.89
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	24	459.89	459.89
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	25	459.89	459.89
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	26	459.89	459.89
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	27	459.89	459.89
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	28	470.64	470.64
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	29	480.76	480.76
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	30	492.78	492.78
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	31	505.44	505.44
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	32	516.82	516.82
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	33	528.84	528.84
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	34	541.49	541.49
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	35	554.14	554.14
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	36	566.80	566.80
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	37	579.45	579.45
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	38	586.41	586.41
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	39	593.36	593.36
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	40	616.77	616.77
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	41	640.81	640.81
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	42	666.11	666.11
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	43	692.05	692.05
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	44	719.25	719.25
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	45	747.08	747.08
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	46	776.18	776.18
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	47	806.55	806.55
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	48	838.18	838.18
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	49	871.07	871.07
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	50	905.23	905.23
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	51	940.65	940.65
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	52	977.34	977.34
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	53	1015.30	1015.30
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	54	1055.15	1055.15
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	55	1096.27	1096.27
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	56	1139.29	1139.29
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	57	1183.57	1183.57
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	58	1229.75	1229.75
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	59	1277.82	1277.82
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	60	1327.80	1327.80
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	61	1379.04	1379.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	62	1379.04	1379.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	63	1379.04	1379.04
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1379.04	1379.04
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	417.72	417.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	15	417.72	417.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	16	417.72	417.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	17	417.72	417.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	18	417.72	417.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	19	417.72	417.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	20	417.72	417.72
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	21	464.34	464.34
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	22	464.34	464.34
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	23	464.34	464.34
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	24	464.34	464.34
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	25	464.34	464.34
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	26	464.34	464.34
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	27	464.34	464.34
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	28	475.20	475.20
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	29	485.42	485.42
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	30	497.55	497.55
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	31	510.33	510.33
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	32	521.83	521.83
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	33	533.96	533.96
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	34	546.74	546.74
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	35	559.51	559.51
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	36	572.28	572.28
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	37	585.06	585.06
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	38	592.08	592.08
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	39	599.11	599.11
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	40	622.74	622.74
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	41	647.01	647.01
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	42	672.56	672.56
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	43	698.75	698.75
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	44	726.21	726.21
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	45	754.32	754.32
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	46	783.70	783.70
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	47	814.35	814.35
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	48	846.29	846.29
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	49	879.50	879.50
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	50	913.99	913.99
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	51	949.76	949.76
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	52	986.81	986.81
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	53	1025.13	1025.13
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	54	1065.37	1065.37
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	55	1106.88	1106.88
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	56	1150.32	1150.32
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	57	1195.03	1195.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	58	1241.65	1241.65
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	59	1290.19	1290.19
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	60	1340.65	1340.65
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	61	1392.39	1392.39
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	62	1392.39	1392.39
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	63	1392.39	1392.39
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1392.39	1392.39
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	357.30	357.30
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	15	357.30	357.30
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	16	357.30	357.30
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	17	357.30	357.30
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	18	357.30	357.30
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	19	357.30	357.30
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	20	357.30	357.30
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	21	397.19	397.19
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	22	397.19	397.19
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	23	397.19	397.19
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	24	397.19	397.19
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	25	397.19	397.19
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	26	397.19	397.19
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	27	397.19	397.19
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	28	406.47	406.47
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	29	415.21	415.21
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	30	425.59	425.59
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	31	436.52	436.52
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	32	446.36	446.36
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	33	456.74	456.74
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	34	467.66	467.66
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	35	478.59	478.59
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	36	489.52	489.52
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	37	500.44	500.44
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	38	506.45	506.45
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	39	512.46	512.46
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	40	532.68	532.68
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	41	553.44	553.44
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	42	575.29	575.29
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	43	597.69	597.69
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	44	621.18	621.18
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	45	645.22	645.22
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	46	670.35	670.35
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	47	696.58	696.58
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	48	723.89	723.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	49	752.30	752.30
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	50	781.81	781.81
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	51	812.40	812.40
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	52	844.09	844.09
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	53	876.87	876.87
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	54	911.29	911.29
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	55	946.80	946.80
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	56	983.95	983.95
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	57	1022.19	1022.19
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	58	1062.08	1062.08
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	59	1103.60	1103.60
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	60	1146.76	1146.76
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	61	1191.01	1191.01
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	62	1191.01	1191.01
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	63	1191.01	1191.01
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1191.01	1191.01
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	384.40	384.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	15	384.40	384.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	16	384.40	384.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	17	384.40	384.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	18	384.40	384.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	19	384.40	384.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	20	384.40	384.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	21	427.31	427.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	22	427.31	427.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	23	427.31	427.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	24	427.31	427.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	25	427.31	427.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	26	427.31	427.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	27	427.31	427.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	28	437.30	437.30
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	29	446.71	446.71
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	30	457.88	457.88
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	31	469.63	469.63
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	32	480.21	480.21
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	33	491.38	491.38
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	34	503.14	503.14
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	35	514.89	514.89
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	36	526.65	526.65
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	37	538.40	538.40
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	38	544.87	544.87
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	39	551.33	551.33
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	40	573.08	573.08
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	41	595.42	595.42
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	42	618.93	618.93
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	43	643.03	643.03
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	44	668.30	668.30
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	45	694.16	694.16
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	46	721.20	721.20
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	47	749.41	749.41
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	48	778.80	778.80
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	49	809.37	809.37
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	50	841.11	841.11
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	51	874.02	874.02
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	52	908.11	908.11
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	53	943.38	943.38
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	54	980.41	980.41
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	55	1018.61	1018.61
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	56	1058.58	1058.58
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	57	1099.73	1099.73
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	58	1142.63	1142.63
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	59	1187.31	1187.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	60	1233.74	1233.74
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	61	1281.35	1281.35
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	62	1281.35	1281.35
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	63	1281.35	1281.35
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1281.35	1281.35
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	275.39	275.39
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	15	275.39	275.39
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	16	275.39	275.39
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	17	275.39	275.39
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	18	275.39	275.39
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	19	275.39	275.39
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	20	275.39	275.39
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	21	306.13	306.13
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	22	306.13	306.13
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	23	306.13	306.13
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	24	306.13	306.13
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	25	306.13	306.13
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	26	306.13	306.13
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	27	306.13	306.13
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	28	313.29	313.29
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	29	320.02	320.02
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	30	328.02	328.02
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	31	336.45	336.45
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	32	344.03	344.03
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	33	352.03	352.03
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	34	360.45	360.45
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	35	368.87	368.87
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	36	377.29	377.29
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	37	385.71	385.71
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	38	390.34	390.34
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	39	394.98	394.98
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	40	410.56	410.56
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	41	426.56	426.56
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	42	443.40	443.40
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	43	460.67	460.67
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	44	478.77	478.77
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	45	497.30	497.30
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	46	516.67	516.67
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	47	536.88	536.88
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	48	557.94	557.94
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	49	579.83	579.83
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	50	602.57	602.57
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	51	626.15	626.15
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	52	650.57	650.57
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	53	675.84	675.84
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	54	702.37	702.37
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	55	729.74	729.74
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	56	758.37	758.37
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	57	787.85	787.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	58	818.59	818.59
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	59	850.59	850.59
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	60	883.86	883.86
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	61	917.96	917.96
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	62	917.96	917.96
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	63	917.96	917.96
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	917.96	917.96
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	337.91	337.91
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	15	337.91	337.91
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	16	337.91	337.91
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	17	337.91	337.91
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	18	337.91	337.91
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	19	337.91	337.91
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	20	337.91	337.91
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	21	375.63	375.63
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	22	375.63	375.63
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	23	375.63	375.63
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	24	375.63	375.63
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	25	375.63	375.63
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	26	375.63	375.63

73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	384.42	384.42
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	392.68	392.68
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	402.50	402.50
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	412.83	412.83
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	422.14	422.14
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	431.95	431.95
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	442.29	442.29
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	452.62	452.62
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	462.95	462.95
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	473.29	473.29
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	478.97	478.97
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	484.65	484.65
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	503.77	503.77
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	523.41	523.41
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	544.07	544.07
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	565.26	565.26
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	587.48	587.48
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	610.21	610.21
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	633.98	633.98
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	658.78	658.78
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	684.61	684.61
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	711.48	711.48
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	739.38	739.38
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	768.32	768.32
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	798.29	798.29
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	829.29	829.29
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	861.84	861.84
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	895.42	895.42
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	930.56	930.56
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	966.73	966.73
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1004.44	1004.44
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1043.71	1043.71
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1084.53	1084.53
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1126.38	1126.38
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1126.38	1126.38
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1126.38	1126.38
73987DC0040057	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1126.38	1126.38
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	390.76	390.76
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	390.76	390.76
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	390.76	390.76
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	390.76	390.76
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	390.76	390.76
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	390.76	390.76
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	390.76	390.76
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	434.38	434.38
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	434.38	434.38
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	434.38	434.38
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	434.38	434.38
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	434.38	434.38
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	434.38	434.38
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	434.38	434.38
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	444.54	444.54
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	454.10	454.10
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	465.45	465.45
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	477.40	477.40
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	488.15	488.15
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	499.51	499.51
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	511.46	511.46
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	523.40	523.40
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	535.35	535.35
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	547.30	547.30
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	553.88	553.88
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	560.45	560.45
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	582.56	582.56
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	605.26	605.26
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	629.16	629.16
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	653.66	653.66
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	679.35	679.35
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	705.64	705.64
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	733.13	733.13
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	761.81	761.81
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	791.68	791.68
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	822.75	822.75
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	855.01	855.01
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	888.47	888.47
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	923.13	923.13
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	958.98	958.98
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	996.62	996.62
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1035.46	1035.46
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1076.09	1076.09
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1117.91	1117.91
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1161.53	1161.53
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1206.94	1206.94
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1254.14	1254.14
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1302.54	1302.54
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1302.54	1302.54
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1302.54	1302.54
73987DC0040058	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1302.54	1302.54
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.92	358.92
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.92	358.92
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.92	358.92
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.92	358.92
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.92	358.92
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.92	358.92
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	358.92	358.92
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	398.98	398.98
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	398.98	398.98
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	398.98	398.98
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	398.98	398.98
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	398.98	398.98
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	398.98	398.98
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	398.98	398.98
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	408.31	408.31
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	417.10	417.10
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	427.52	427.52
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	438.50	438.50
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	448.38	448.38
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	458.81	458.81
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	469.78	469.78
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	480.76	480.76
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	491.73	491.73
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	502.71	502.71
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	508.75	508.75
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	514.78	514.78
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	535.09	535.09
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	555.94	555.94
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	577.90	577.90
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	600.40	600.40
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	624.00	624.00
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	648.14	648.14
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	673.39	673.39
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	699.73	699.73
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	727.17	727.17
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	755.71	755.71
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	785.35	785.35
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	816.08	816.08
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	847.91	847.91
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	880.84	880.84
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	915.42	915.42
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	951.09	951.09
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	988.41	988.41
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1026.82	1026.82
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1066.89	1066.89
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1108.60	1108.60
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1151.95	1151.95
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1196.41	1196.41
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1196.41	1196.41
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1196.41	1196.41
73987DC0040059	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	1196.41	1196.41

2020 Rates Table Template v9.0

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an individual Rate for every age band.
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	425.90	425.90
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	15	425.90	425.90
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	16	425.90	425.90
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	17	425.90	425.90
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	18	425.90	425.90
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	19	425.90	425.90
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	20	425.90	425.90
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	21	473.44	473.44
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	22	473.44	473.44
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	23	473.44	473.44
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	24	473.44	473.44
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	25	473.44	473.44
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	26	473.44	473.44
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	27	473.44	473.44
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	28	484.51	484.51
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	29	494.93	494.93
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	30	507.31	507.31
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	31	520.33	520.33
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	32	532.05	532.05
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	33	544.43	544.43
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	34	557.45	557.45
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	35	570.48	570.48
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	36	583.50	583.50
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	37	596.53	596.53
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	38	603.69	603.69
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	39	610.85	610.85
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	40	634.95	634.95
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	41	659.70	659.70
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	42	685.74	685.74
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	43	712.44	712.44
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	44	740.45	740.45
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	45	769.10	769.10
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	46	799.06	799.06
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	47	830.32	830.32
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	48	862.88	862.88
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	49	896.74	896.74
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	50	931.91	931.91
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	51	968.38	968.38
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	52	1006.15	1006.15
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	53	1045.22	1045.22
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	54	1086.25	1086.25
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	55	1128.58	1128.58
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	56	1172.86	1172.86
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	57	1218.45	1218.45
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	58	1265.99	1265.99
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	59	1315.48	1315.48
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	60	1366.93	1366.93
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	61	1419.68	1419.68
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	62	1419.68	1419.68
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	63	1419.68	1419.68
73987DC0040017	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1419.68	1419.68
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	430.03	430.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	15	430.03	430.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	16	430.03	430.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	17	430.03	430.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	18	430.03	430.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	19	430.03	430.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	20	430.03	430.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	21	478.03	478.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	22	478.03	478.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	23	478.03	478.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	24	478.03	478.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	25	478.03	478.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	26	478.03	478.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	27	478.03	478.03
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	28	489.21	489.21
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	29	499.73	499.73
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	30	512.22	512.22
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	31	525.37	525.37
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	32	537.21	537.21
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	33	549.70	549.70
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	34	562.85	562.85
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	35	576.00	576.00
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	36	589.15	589.15
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	37	602.30	602.30
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	38	609.53	609.53
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	39	616.77	616.77
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	40	641.10	641.10
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	41	666.08	666.08
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	42	692.38	692.38
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	43	719.34	719.34
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	44	747.62	747.62
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	45	776.55	776.55
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	46	806.79	806.79
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	47	838.36	838.36
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	48	871.23	871.23
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	49	905.42	905.42
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	50	940.93	940.93
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	51	977.75	977.75
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	52	1015.89	1015.89
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	53	1055.34	1055.34
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	54	1096.77	1096.77
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	55	1139.51	1139.51
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	56	1184.22	1184.22
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	57	1230.25	1230.25
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	58	1278.25	1278.25
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	59	1328.22	1328.22
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	60	1380.16	1380.16
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	61	1433.42	1433.42
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	62	1433.42	1433.42
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	63	1433.42	1433.42
73987DC0040021	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1433.42	1433.42
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	367.83	367.83
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	15	367.83	367.83
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	16	367.83	367.83
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	17	367.83	367.83
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	18	367.83	367.83
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	19	367.83	367.83
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	20	367.83	367.83
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	21	408.89	408.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	22	408.89	408.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	23	408.89	408.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	24	408.89	408.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	25	408.89	408.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	26	408.89	408.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	27	408.89	408.89
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	28	418.45	418.45
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	29	427.45	427.45
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	30	438.14	438.14
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	31	449.39	449.39
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	32	459.51	459.51
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	33	470.20	470.20
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	34	481.45	481.45
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	35	492.69	492.69
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	36	503.94	503.94
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	37	515.19	515.19
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	38	521.38	521.38
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	39	527.57	527.57
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	40	548.38	548.38
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	41	569.75	569.75
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	42	592.25	592.25
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	43	615.31	615.31
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	44	639.49	639.49
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	45	664.24	664.24
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	46	690.11	690.11
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	47	717.11	717.11
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	48	745.23	745.23
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	49	774.48	774.48
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	50	804.85	804.85
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	51	836.34	836.34
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	52	868.97	868.97
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	53	902.71	902.71
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	54	938.15	938.15
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	55	974.70	974.70
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	56	1012.95	1012.95
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	57	1052.32	1052.32
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	58	1093.38	1093.38
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	59	1136.12	1136.12
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	60	1180.56	1180.56
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	61	1226.11	1226.11
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	62	1226.11	1226.11
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	63	1226.11	1226.11
73987DC0040029	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1226.11	1226.11
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	395.73	395.73
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	15	395.73	395.73
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	16	395.73	395.73
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	17	395.73	395.73
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	18	395.73	395.73
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	19	395.73	395.73
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	20	395.73	395.73
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	21	439.91	439.91
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	22	439.91	439.91
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	23	439.91	439.91
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	24	439.91	439.91
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	25	439.91	439.91
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	26	439.91	439.91
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	27	439.91	439.91
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	28	450.19	450.19
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	29	459.87	459.87
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	30	471.37	471.37
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	31	483.47	483.47
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	32	494.37	494.37
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	33	505.86	505.86
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	34	517.96	517.96
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	35	530.07	530.07
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	36	542.17	542.17
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	37	554.27	554.27
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	38	560.93	560.93
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	39	567.58	567.58
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	40	589.97	589.97
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	41	612.96	612.96
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	42	637.17	637.17
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	43	661.98	661.98
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	44	688.00	688.00
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	45	714.62	714.62
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	46	742.46	742.46
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	47	771.50	771.50
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	48	801.76	801.76
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	49	833.22	833.22
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	50	865.90	865.90
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	51	899.78	899.78
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	52	934.88	934.88
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	53	971.18	971.18
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	54	1009.30	1009.30
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	55	1048.64	1048.64
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	56	1089.78	1089.78
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	57	1132.14	1132.14
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	58	1176.31	1176.31
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	59	1222.30	1222.30
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	60	1270.10	1270.10
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	61	1319.11	1319.11
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	62	1319.11	1319.11
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	63	1319.11	1319.11
73987DC0040046	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1319.11	1319.11
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	283.51	283.51
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	283.51	283.51
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	283.51	283.51
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	283.51	283.51
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	283.51	283.51
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	283.51	283.51
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	283.51	283.51
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	315.15	315.15
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	315.15	315.15
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	315.15	315.15
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	315.15	315.15
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	315.15	315.15
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	315.15	315.15
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	315.15	315.15
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	322.52	322.52
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	329.46	329.46
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	337.69	337.69
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	346.36	346.36
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	354.17	354.17
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	362.40	362.40
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	371.07	371.07
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	379.74	379.74
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	388.41	388.41
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	397.08	397.08
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	401.85	401.85
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	406.62	406.62
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	422.66	422.66
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	439.13	439.13
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	456.47	456.47
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	474.24	474.24
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	492.88	492.88
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	511.96	511.96
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	531.90	531.90
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	552.71	552.71
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	574.38	574.38
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	596.92	596.92
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	620.33	620.33
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	644.61	644.61
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	669.75	669.75
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	695.76	695.76
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	723.07	723.07
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	751.25	751.25
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	780.72	780.72
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	811.07	811.07
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	842.71	842.71
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	875.66	875.66
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	909.91	909.91
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	945.02	945.02
73987DC0040056	Rating Area 1	Tobacco User/Non-Tobacco User	[illegible]	945.02	945.02
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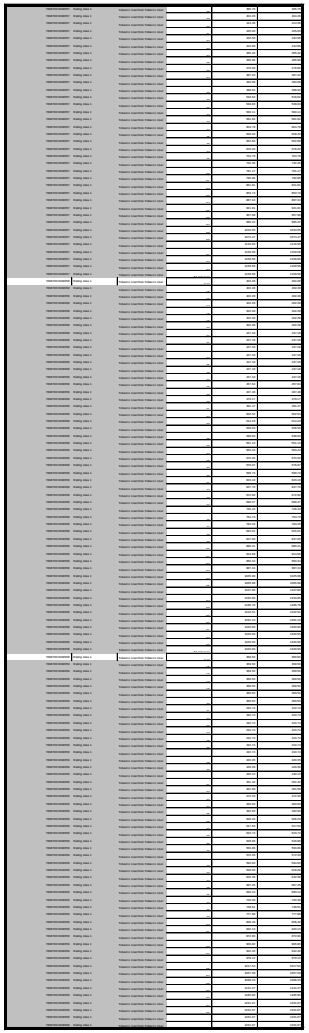

SERFF Tracking #:	*AETN-131944461*	***State Tracking #:***		***Company Tracking #:***	*DCAHISG2020*

State:	*District of Columbia*	***Filing Company:***	*Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV*

TOI/Sub-TOI: *HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO*

Product Name: *DC AHI SG HMO 2020*

Project Name/Number: *2020 Exchange - Aetna/HMO*

Supporting Document Schedules

Bypassed - Item:	Actuarial Justification
Bypass Reason:	This is not a new form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	DC_SG_State_Actuarial_Memo_1Q2020_AHI.pdf DC_SG_State_Actuarial_Memo_1Q2020_AHI_IVL.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Certifications
Comments:	
Attachment(s):	DC_SG_73987_URRT_Part_III_Memo_and_Cert_AHI_2020.pdf DC_SG_73987_URRT_Part_III_Memo_and_Cert_AHI_2020_redacted.pdf DC_SG_73987_URRT_Part_III_Memo_and_Cert_AHI_2020_IVL.pdf DC_SG_73987_URRT_Part_III_Memo_and_Cert_AHI_2020_IVL_Redacted.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	The filing is being made by Aetna.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Consumer Disclosure Form
Comments:	
Attachment(s):	DC_SG_73987_Part_II_Consumer_Disclosure_AHI_1Q2020.pdf DC_SG_73987_Part_II_Consumer_Disclosure_AHI_1Q2020_IVL.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter

SERFF Tracking #:	*AETN-131944461*	***State Tracking #:***		***Company Tracking #:***	*DCAHISG2020*

State:	*District of Columbia*	***Filing Company:***	*Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV*

TOI/Sub-TOI: *HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO*

Product Name: *DC AHI SG HMO 2020*

Project Name/Number: *2020 Exchange - Aetna/HMO*

Comments:	
Attachment(s):	DC SG SHOP Cover Letter - AHI 1Q20.pdf DC SG SHOP Cover Letter - AHI 1Q20_IVL.pdf
Item Status:	
Status Date:	

Satisfied - Item:	DISB Actuarial Memorandum Dataset
Comments:	
Attachment(s):	DISB Actuarial Memo Dataset_AHI_2020_IVL.xlsx DISB Actuarial Memo Dataset_AHI_2020.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	This is not a P & C Filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	This is not a P & C Filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Unified Rate Review Template
Comments:	
Attachment(s):	DC_SG_73987_URRT_ON_1Q2020_v1.pdf DC_SG_73987_URRT_ON_1Q2020_v1.xlsm DC_SG_73987_URRT_ON_1Q2020_v1_IVL.pdf DC_SG_73987_URRT_ON_1Q2020_v1_IVL.xlsm
Item Status:	
Status Date:	

Satisfied - Item:	District of Columbia Plain Language Summary
Comments:	
Attachment(s):	DISB Plain Language Summary - AHI - 1Q2020.pdf DISB Plain Language Summary - AHI - 1Q2020 IVL.pdf
Item Status:	

SERFF Tracking #:	*AETN-131944461*	***State Tracking #:***		***Company Tracking #:***	*DCAHISG2020*

State:	*District of Columbia*	***Filing Company:***	*Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV*

TOI/Sub-TOI: *HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO*

Product Name: *DC AHI SG HMO 2020*

Project Name/Number: *2020 Exchange - Aetna/HMO*

Status Date:	

Satisfied - Item:	Supporting Documentation
Comments:	
Attachment(s):	ACT Memo Exhibits from FACT_DC - AHI - 1Q2020.pdf Exhibit 12 - AHI Key Factors.pdf Exhibit A-1 - AHI Rate Change by plan.pdf Exhibit A-2_DC_SG_73987_AV_Screenshots_2020.pdf 2020Aetna AVCCert Template_DC_AHI.pdf DISB Filing Checklist - AHI 2020.pdf Exhibit 12 - AHI Key Factors IVL.pdf ACT Memo Exhibits from FACT_DC - AHI - 1Q2020 IVL.pdf Exhibit A-1 - AHI Rate Change by plan IVL.pdf Exhibit A-2_DC_SG_73987_AV_Screenshots_2020.pdf DISB Filing Checklist - AHI 2020 IVL.pdf DC_SG_73987_ComponentsOfIncreaseAHI.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	AETN-131944461	**State Tracking #:**		**Company Tracking #:**	DCAHISG2020

State:	District of Columbia	**Filing Company:**	Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO		
Product Name:	DC AHI SG HMO 2020		
Project Name/Number:	2020 Exchange - Aetna/HMO		

Attachment DISB Actuarial Memo Dataset_AHI_2020_IVL.xlsx is not a PDF document and cannot be reproduced here.

Attachment DISB Actuarial Memo Dataset_AHI_2020.xlsx is not a PDF document and cannot be reproduced here.

Attachment DC_SG_73987_URRT_ON_1Q2020_v1.xlsm is not a PDF document and cannot be reproduced here.

Attachment DC_SG_73987_URRT_ON_1Q2020_v1_IVL.xlsm is not a PDF document and cannot be reproduced here.

Aetna Health Inc. – District of Columbia
1Q20 Filing - Small Group Business
HIOS product ID: 73987DC004
Actuarial Memorandum

Statement of Purpose for Filing

This actuarial memorandum supports Aetna Health Inc. commercial base rates for District of Columbia small groups effective beginning January 1, 2020. The purpose of this memorandum is to comply with the District of Columbia, Department of Insurance, Securities and Banking, Health Insurance Rate Filing Procedures and to provide adequate supporting information for our proposed rates pursuant to the DC Official Code, Title 31, Subtitle IV, Chapter 34.

The requested rates have been developed incorporating consideration of the market changes and rating requirements taking effect in the Small Group market pursuant to the Patient Protection and Affordable Care Act of 2010 and subsequent regulation. They are compliant with all rating limitations under federal and state regulation. The plan designs contained in this submission are to be sold on the Exchange.

The descriptions and analyses presented in this rate filing reflect our current understanding of regulations and guidance. As further guidance is received, we reserve the right to submit revisions or withdraw this rate filing.

Summary of Changes from prior filing and rate manual

We are proposing to revise the quarterly premium rates for effective dates from January 1, 2020, through December 31, 2020. The quarterly rate increases are reflected in Exhibit 7. Generally, rate changes do not vary by plan design, with the exception of the impact associated with plan-specific benefit modifications necessary to comply with Actuarial Value requirements.

Rates for the plans in this submission are being revised to reflect 1) the impact of updated experience data and medical claim trend and 2) changes in cost-sharing levels to ensure that plans comply with Actuarial Value requirements.

There are no other proposed changes for this submission.

Form Numbers

An exhibit showing the Form Numbers is shown on under the “Certificate of Form Names and Numbers” Exhibit of this Actuarial Memorandum.

Status of Forms

The forms for this submission are "open to new sales" and "non-grandfathered".

Description of Benefits/Metal Levels and Actuarial Values

This filing covers HMO group medical benefit coverage. The range of coverage includes inpatient, outpatient, primary care, specialist services, pharmacy, DME, and vision. Information on the cost-sharing parameters of the covered benefit plans, including deductibles and copays, can be found in the Schedule of Benefits in the Form filing (AETN-131865435). All benefits are compliant with state mandates and the requirements of the Patient Protection and Affordable Care Act of 2010, including preventive care benefits, deductible limits, and Actuarial Value requirements.

Exhibit A shows the metal level and actuarial value for each plan design using the AV calculator developed and made available by HHS.

Average Rate Increase Requested

The following tables provide the requested weighted average increases. The first table shows the incremental increase and the second table shows the year over year increase.

	1Q20/4Q19	2Q20/1Q20	3Q20/2Q20	4Q20/3Q20
Incremental Rate Increase	5.17%	2.95%	2.95%	2.95%

	1Q20/1Q19	2Q20/2Q19	3Q20/3Q19	4Q20/4Q19	Average
Requested Rate Increase	16.69%	16.04%	15.40%	14.74%	16.13%

Maximum Rate Increase Requested

The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rate factors is 31.41%. This rate increase applies to members renewing in 1Q20 for the DC Bronze HNOnly 6000 80% $15/50 E plan (HIOS ID 73987DC0040056).

Minimum Rate Increase Requested

The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rate factors is 3.37%. This rate increase applies to members renewing in 4Q20 for the DC Gold HNOnly 1500 90% E plan (HIOS ID 73987DC0040058).

Absolute Maximum Premium Increase

The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes like aging, is 43.64%. This rate increase applies to members renewing in 1Q20 for the DC Bronze HNOnly 6000 80% $15/50 E (HIOS ID 73987DC0040056) that age up from 20 to 21.

Average Renewal Rate Increase for a Year

The average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing is 16.13%

Rate Change History

The rate change history for the forms referenced in the filing is shown below.

Rate Effective Date	Annual Total Change
4Q18	8.7%
1Q19	1.7%
2Q19	2.6%
3Q19	3.5%
4Q19	4.4%

Exposure

The current exposure as of December 2018 is 39 policies, 124 certificates, and 177 covered lives.

Member Months

The numbers of members in force during each month of the base experience used in the rate development and for the preceding 12 month period for the forms referenced in this filing are shown in the Loss Ratio History Exhibit of the Actuarial Memorandum.

Past Experience

The monthly earned premium and incurred claims for the base experience period used in the rate development and for the preceding 12 month period for the forms referenced in this filing are shown in the Loss Ratio History Exhibit of the Actuarial Memorandum.
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Index Rate

The index rate = $550.64.

Rate Development

Determination of Claim Portion of Market Index Rate
In setting the projected claim level in the market in 2020, we based our projections upon the 2018 experience of our current ACA small group block of business for Innovation Health Plan, Inc. and Innovation Health Insurance Company, in the 2-50 market. The experience data utilized in the rate development reflects incurred claims from January 1, 2018 to December 31, 2018 and paid through February 2019. This manual experience is the HMO Small Group Experience for Innovation Health Plan, Inc. and PPO Small Group Experience for Innovation Health Insurance Company in Northern Virginia.

The manual experience used to develop the rates is shown below:

DOS	Membership	Claims	Premium *	Loss Ratio
01/01/2018	13,992	3,931,541	6,115,969	64.28%
02/01/2018	13,476	3,851,824	5,924,396	65.02%
03/01/2018	12,992	3,499,803	5,745,034	60.92%
04/01/2018	12,183	3,373,125	5,419,071	62.25%
05/01/2018	11,525	3,603,869	5,151,369	69.96%
06/01/2018	10,635	3,664,768	4,799,901	76.35%
07/01/2018	9,984	3,093,389	4,549,470	67.99%
08/01/2018	9,494	3,603,007	4,341,772	82.98%
09/01/2018	8,435	2,546,045	3,926,947	64.84%
10/01/2018	7,437	2,879,459	3,476,116	82.84%
11/01/2018	6,954	2,342,198	3,254,322	71.97%
12/01/2018	3,867	960,037	1,951,448	49.20%
Total	**120,974**	**37,349,065**	**54,655,817**	**68.34%**

*Note: Premiums shown are not risk adjusted. The current estimate of the 2018 risk adjusted loss ratio is 71.1%.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

As noted above, the experience period reflects one month of paid claim run-off. The IBNP reserves account for approximately 0.31% of the experience period incurred claims.

For the projection, the following was taken into consideration:

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for policies issued to small employers in 2017 and 2018. We considered the expected relationships between the morbidity of the experience policies and the likely population that will be covered by Small Group Single Risk Pool policies in 2020.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for Single Risk Pool products that have essentially identical benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 3 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The ‘Other’ adjustment includes the projected impact of changes in network composition and provider contracts.

<u>Determination of Retention Portion of Market Index Rate</u>
The retention portion of the projected premium is illustrated in Exhibit 5.

The prospective general and administrative expenses are based on historical corporate small group market expense levels, current-year projections, and projected changes in expenses, inflation, and membership for 2020. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company’s internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2020, as well as Federal income tax. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in our initial pricing of 2019.

Requested Rates

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three dependents under age 21, only the three oldest dependents will be considered in determining the family's premium. Additional dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:
Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation is shown in Exhibit 9.

Credibility Assumption

Experience data for the District of Columbia is assigned 23% credibility.

Trend Assumption

Anticipated annual trend from the experience period to the rating period for the product line is shown in the following table. The table shows the trend assumptions by major types of service as defined by HHS, separately by unit cost, utilization, and in total.

Type of Service	Unit Cost	Utilization	Total
Inpatient Hospital	5.9%	2.8%	8.9%
Outpatient Hospital	4.1%	6.8%	11.2%
Professional	1.5%	6.3%	7.9%
Other Medical	4.1%	6.8%	11.2%
Capitation	0.0%	N/A	0.0%
Prescription Drug	11.7%	3.3%	15.4%
Total	**5.8%**	**4.8%**	**10.8%**

a. Medical Trend
Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

b. Pharmacy Trend
Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend.

Cost-sharing changes & Benefit Changes

Aetna's rate review models project incurred claims and earned premiums assuming a static benefit plan mix for the book of business for the experience period. Since Aetna prices the book of business utilizing a target loss ratio approach, adjustments made to the incurred claims and earned premiums to account for the anticipated changes to the plan mix would offset resulting in the same projected loss ratio. The Plan Relativity Factors adjust future premium levels to align with the expected claims for changes in plan mix for future dates of service.

Plan Relativities

The Plan Relativities represent the expected value of the difference in benefits and networks between the market index rate and each additional proposed benefit plan discussed in this filing. The relativities were developed using a proprietary pricing model which relies on State- and product-specific benefit service category weights and rating factors for various levels of plan/member cost-sharing options for deductibles, coinsurance, out-of-pocket maximums and copays.

The product-specific service category weights were developed based on the experience of Aetna's Small Group block of business. The cost-sharing-specific rating factors were developed using experience associated with our Large Group block of business, which excludes the effects of selection. These Large Group based cost-sharing specific rating factors account for differences in a standard population's spending patterns due to differences in the richness and/or structure of benefits, or induced demand, without reflection of differences in health status.

Final plan relativities reflect the value of the EHB and state mandated benefits (including pediatric dental), incorporating the impact of out-of-network benefits and additional benefits. The methodology also considers the value of any differences in network by plan, including but not limited to network discounts and steerage.

The Plan Relativities for each plan are shown in the AV Pricing Value Column of Exhibit E-2.

Rating Factors

Effective Date Factors
Exhibit 7 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend, and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2020.

Member Age Factor
The age factors are based on the DC specific age scale. The factors are shown in Exhibit 11.

Tobacco Factors
No load is proposed for tobacco users.

Area Factors
Exhibit 3 summarizes the rating area definitions and factors, and displays the projected membership by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor.

Wellness Programs

Aetna may encourage and incent members to access certain medical services, to use online tools that enhance their coverage and services, and to continue participation as an **Aetna** member. Members and their doctor can talk about these medical services and decide if they are right for the member. Aetna

may also encourage and incent members in connection with participation in a wellness or health improvement program. Incentives include but are not limited to:

- Modification to **copayment**, **deductible** or **coinsurance** amounts
- **Premium** discounts or rebates
- Contributions to health savings account
- Fitness center membership reimbursement
- Merchandise
- Coupons
- Gift cards
- Debit cards
- Any combination of the above

The award of any such incentive shall not depend upon the result of a wellness or health improvement activity or upon a member's health.

Distribution of Rate Increases

The distribution of rate increases (annual) is shown in Exhibit A-1. The increases are shown by Plan.

Claim Reserve Needs

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

The experience data reflects incurred claims from January 1, 2018 through December 31, 2018 and paid through February 28, 2019. The paid claims for the DC Base experience period are $1,661,807. The estimated incurred claims are $1,666,898.

Administrative Costs of Programs that Improve Health Care Quality

The administrative costs included with claims in the numerator of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Taxes and Licensing or Regulatory Fees

The taxes, licenses and fees removed from premium in the denominator of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Medical Loss Ratio (MLR)

The projected Medical Loss Ratio (MLR) as defined by HHS is 85.2% and meets the minimum MLR requirements of Insurance Art. § 15-605(c). The details of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Risk Adjustment

<u>Risk Adjustment – Experience Period</u>

Risk Adjustment transfer based on 2018 Wakely Accruals. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market average; such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2018 Risk Adjustment fees of $0.18 PMPM in Worksheet 2.

Risk Adjustment – Projection Period

Aetna is projecting a risk adjustment receivable. We expect that we will have membership enrolled under the market average morbidity. The resulting PMPM adjustment, net of risk adjustment user fees, is $20.05 PMPM.

Reinsurance

Transitional Reinsurance recoveries do not apply to Small Group business. The experience period data does not contain Reinsurance Contributions during 2018.

Risk Corridor

The Risk Corridor program does not apply to Small Group business.

Past and Prospective Loss Experience Within and Outside the State

The loss experience used in the development of the rates was based on the HMO Small Group Experience for Innovation Health Plan, Inc. and PPO Small Group Experience for Innovation Health Insurance Company in Northern Virginia.

Reasonable Margin for Reserve Needs & Past and Prospective Expenses

The retention portion of the projected premium is illustrated in Exhibit 5.

The prospective general and administrative expenses are based on historical corporate small group market expense levels, current-year projections, and projected changes in expenses, inflation, and membership for 2020. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to the Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2020, as well as Federal income tax. The risk adjustment user fee, as previously mentioned in the Risk Adjustment section, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in the initial pricing for our 2019 plans.

Any Other Relevant Factors Within and Outside the State

All relevant Factors within and outside the State have been considered in the development of the proposed rates.

Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8

This filing is in conformity with all the applicable Actuarial Standards of Practice, including ASOP No. 8.

Actuarial Certification

I, Joanna Kluza, am an employee of Aetna Inc. and a member of the American Academy of Actuaries. I have reviewed the enclosed rates submitted by Aetna Health Inc. for the District of Columbia.

These rates reflect the negotiated prices from the provider contracts and the expected utilization experience of the plan.

I relied upon financial records and summaries prepared by responsible officers and employees of Aetna Health Inc. In other respects, my analysis included review of assumptions that I considered necessary.

For preparation of the rates, items identified above:

(i). are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles,

(ii). meet the requirements of Washington D.C,

(iii). make a good and sufficient provision for all unpaid claims of the organization under the terms of its contracts and agreements, and

(iv). include appropriate provision for all actuarial items which ought to be established where allowed by law.

A target medical loss ratio of 77.9% was used for this filing calculated in the traditional way. The expected 2020 MLR for this filing, as defined by PPACA and before any credibility adjustment, is 85.2%.

These rates are appropriate for quotes delivered for effective dates beginning January 1, 2020. The proposed change is an increase greater than the 10% threshold and will trigger the federal review requirements as specified under 45 CFR Part 154.

This rate filing conforms to the benefit plan provisions required by the Patient Protection and Affordable Care Act (P.L. 111-148) of 2010.

In my opinion, the enclosed rates are reasonable in relation to the anticipated experience of Aetna Health Inc. They are neither excessive nor inadequate, nor unfairly discriminatory.

_____ May 24, 2019

Joanna Kluza, ASA, MAAA Date
Aetna Health Inc.

District of Columbia Small Group
AHI (HMO plans) Loss Ratio History

DOS	Membership	Claims	Premium*	Loss Ratio
01/01/2017	350	155,031	147,985	104.76%
02/01/2017	337	39,699	143,929	27.58%
03/01/2017	327	63,680	140,215	45.42%
04/01/2017	329	67,784	140,661	48.19%
05/01/2017	310	79,646	130,982	60.81%
06/01/2017	313	62,710	131,836	47.57%
07/01/2017	309	58,137	132,236	43.96%
08/01/2017	297	65,700	126,512	51.93%
09/01/2017	297	41,579	127,311	32.66%
10/01/2017	301	67,515	132,381	51.00%
11/01/2017	301	79,300	131,586	60.26%
12/01/2017	299	112,519	130,713	86.08%
01/01/2018	261	76,290	124,685	61.19%
02/01/2018	257	108,504	121,021	89.66%
03/01/2018	255	159,087	120,311	132.23%
04/01/2018	256	134,814	121,465	110.99%
05/01/2018	253	137,616	120,525	114.18%
06/01/2018	241	114,739	117,531	97.62%
07/01/2018	232	97,364	114,392	85.11%
08/01/2018	207	211,528	107,965	195.92%
09/01/2018	199	182,079	105,139	173.18%
10/01/2018	202	320,373	107,014	299.38%
11/01/2018	196	90,726	102,569	88.45%
12/01/2018	165	33,780	82,357	41.02%
CY2017	**3,770**	**893,300**	**1,616,347**	**55.27%**
CY2018	**2,724**	**1,666,898**	**1,344,974**	**123.94%**

*Note: Premiums shown are not risk adjusted. The current estimate of the 2018 risk adjusted loss ratio is 98.2%.

Certificate Form Names and Numbers

Form Name	*Form Number*
HI DC SG HHIXCOC V004	HI SG HCOC-2020 04-HIX
HI DC HGrpAg V003	HI SG HGrpAg 03

Schedule Form Names and Numbers

Form Name	*Form Number*
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HI DC SG-HIXSOB-14042178 V004	HI SG-SOB-HMO-14042178 04-HIX

Aetna Health Inc. – District of Columbia
1Q20 Filing - Small Group Business
HIOS product ID: 73987DC004
Actuarial Memorandum

Statement of Purpose for Filing

This actuarial memorandum supports Aetna Health Inc. commercial base rates for District of Columbia small groups effective beginning January 1, 2020. The purpose of this memorandum is to comply with the District of Columbia, Department of Insurance, Securities and Banking, Health Insurance Rate Filing Procedures and to provide adequate supporting information for our proposed rates pursuant to the DC Official Code, Title 31, Subtitle IV, Chapter 34.

The requested rates have been developed incorporating consideration of the market changes and rating requirements taking effect in the Small Group market pursuant to the Patient Protection and Affordable Care Act of 2010 and subsequent regulation. They are compliant with all rating limitations under federal and state regulation. The plan designs contained in this submission are to be sold on the Exchange.

The descriptions and analyses presented in this rate filing reflect our current understanding of regulations and guidance. As further guidance is received, we reserve the right to submit revisions or withdraw this rate filing.

Summary of Changes from prior filing and rate manual

We are proposing to revise the quarterly premium rates for effective dates from January 1, 2020, through December 31, 2020. The quarterly rate increases are reflected in Exhibit 7. Generally, rate changes do not vary by plan design, with the exception of the impact associated with plan-specific benefit modifications necessary to comply with Actuarial Value requirements.

Rates for the plans in this submission are being revised to reflect 1) the impact of updated experience data and medical claim trend and 2) changes in cost-sharing levels to ensure that plans comply with Actuarial Value requirements.

There are no other proposed changes for this submission.

Form Numbers

An exhibit showing the Form Numbers is shown on under the “Certificate of Form Names and Numbers” Exhibit of this Actuarial Memorandum.

Status of Forms

The forms for this submission are "open to new sales" and "non-grandfathered".

Description of Benefits/Metal Levels and Actuarial Values

This filing covers HMO group medical benefit coverage. The range of coverage includes inpatient, outpatient, primary care, specialist services, pharmacy, DME, and vision. Information on the cost-sharing parameters of the covered benefit plans, including deductibles and copays, can be found in the Schedule of Benefits in the Form filing (AETN-131865435). All benefits are compliant with state mandates and the requirements of the Patient Protection and Affordable Care Act of 2010, including preventive care benefits, deductible limits, and Actuarial Value requirements.

Exhibit A shows the metal level and actuarial value for each plan design using the AV calculator developed and made available by HHS.

Average Rate Increase Requested

The following tables provide the requested weighted average increases. The first table shows the incremental increase and the second table shows the year over year increase.

	1Q20/4Q19	2Q20/1Q20	3Q20/2Q20	4Q20/3Q20
Incremental Rate Increase	8.03%	2.95%	2.95%	2.95%

	1Q20/1Q19	2Q20/2Q19	3Q20/3Q19	4Q20/4Q19	Average
Requested Rate Increase	19.86%	19.20%	18.53%	17.86%	19.29%

Maximum Rate Increase Requested

The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rate factors is 34.98%. This rate increase applies to members renewing in 1Q20 for the DC Bronze HNOnly 6000 80% $15/50 E plan (HIOS ID 73987DC0040056).

Minimum Rate Increase Requested

The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rate factors is 6.17%. This rate increase applies to members renewing in 4Q20 for the DC Gold HNOnly 1500 90% E plan (HIOS ID 73987DC0040058).

Absolute Maximum Premium Increase

The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes like aging, is 47.54%. This rate increase applies to members renewing in 1Q20 for the DC Bronze HNOnly 6000 80% $15/50 E (HIOS ID 73987DC0040056) that age up from 20 to 21.

Average Renewal Rate Increase for a Year

The average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing is 19.29%

Rate Change History

The rate change history for the forms referenced in the filing is shown below.

Rate Effective Date	Annual Total Change
4Q18	8.7%
1Q19	1.7%
2Q19	2.6%
3Q19	3.5%
4Q19	4.4%

Exposure

The current exposure as of December 2018 is 39 policies, 124 certificates, and 177 covered lives.

Member Months

The numbers of members in force during each month of the base experience used in the rate development and for the preceding 12 month period for the forms referenced in this filing are shown in the Loss Ratio History Exhibit of the Actuarial Memorandum.

Past Experience

The monthly earned premium and incurred claims for the base experience period used in the rate development and for the preceding 12 month period for the forms referenced in this filing are shown in the Loss Ratio History Exhibit of the Actuarial Memorandum.
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Index Rate

The index rate = $566.75.

Rate Development

Determination of Claim Portion of Market Index Rate
In setting the projected claim level in the market in 2020, we based our projections upon the 2018 experience of our current ACA small group block of business for Innovation Health Plan, Inc. and Innovation Health Insurance Company, in the 2-50 market. The experience data utilized in the rate development reflects incurred claims from January 1, 2018 to December 31, 2018 and paid through February 2019. This manual experience is the HMO Small Group Experience for Innovation Health Plan, Inc. and PPO Small Group Experience for Innovation Health Insurance Company in Northern Virginia.

The manual experience used to develop the rates is shown below:

DOS	Membership	Claims	Premium *	Loss Ratio
01/01/2018	13,992	3,931,541	6,115,969	64.28%
02/01/2018	13,476	3,851,824	5,924,396	65.02%
03/01/2018	12,992	3,499,803	5,745,034	60.92%
04/01/2018	12,183	3,373,125	5,419,071	62.25%
05/01/2018	11,525	3,603,869	5,151,369	69.96%
06/01/2018	10,635	3,664,768	4,799,901	76.35%
07/01/2018	9,984	3,093,389	4,549,470	67.99%
08/01/2018	9,494	3,603,007	4,341,772	82.98%
09/01/2018	8,435	2,546,045	3,926,947	64.84%
10/01/2018	7,437	2,879,459	3,476,116	82.84%
11/01/2018	6,954	2,342,198	3,254,322	71.97%
12/01/2018	3,867	960,037	1,951,448	49.20%
Total	**120,974**	**37,349,065**	**54,655,817**	**68.34%**

*Note: Premiums shown are not risk adjusted. The current estimate of the 2018 risk adjusted loss ratio is 71.1%.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

As noted above, the experience period reflects one month of paid claim run-off. The IBNP reserves account for approximately 0.31% of the experience period incurred claims.

For the projection, the following was taken into consideration:

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for policies issued to small employers in 2017 and 2018. We considered the expected relationships between the morbidity of the experience policies and the likely population that will be covered by Small Group Single Risk Pool policies in 2020. This filing also includes adjustments to projected morbidity assuming the Small Group and Individual Market risk pools are combined for DC. These adjustments are based on a comparison of our Small Group risk scores versus the risk scores of what a merged market would look like using data from CCIO website, as well as the Wakeley study commissioned last year by DC.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for Single Risk Pool products that have essentially identical benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 3 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The ‘Other’ adjustment includes the projected impact of changes in network composition and provider contracts.

<u>Determination of Retention Portion of Market Index Rate</u>
The retention portion of the projected premium is illustrated in Exhibit 5.

The prospective general and administrative expenses are based on historical corporate small group market expense levels, current-year projections, and projected changes in expenses, inflation, and membership for 2020. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company’s internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer

behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2020, as well as Federal income tax. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in our initial pricing of 2019.

Requested Rates

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three dependents under age 21, only the three oldest dependents will be considered in determining the family's premium. Additional dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:
Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation is shown in Exhibit 9.

Credibility Assumption

Experience data for the District of Columbia is assigned 23% credibility.

Trend Assumption

Anticipated annual trend from the experience period to the rating period for the product line is shown in the following table. The table shows the trend assumptions by major types of service as defined by HHS, separately by unit cost, utilization, and in total.

Type of Service	**Unit Cost**	**Utilization**	Total
Inpatient Hospital	5.9%	2.8%	8.9%
Outpatient Hospital	4.1%	6.8%	11.2%
Professional	1.5%	6.3%	7.9%
Other Medical	4.1%	6.8%	11.2%
Capitation	0.0%	N/A	0.0%
Prescription Drug	11.7%	3.3%	15.4%
Total	**5.8%**	**4.8%**	10.8%

a. Medical Trend
Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

b. Pharmacy Trend

Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend.

Cost-sharing changes & Benefit Changes

Aetna's rate review models project incurred claims and earned premiums assuming a static benefit plan mix for the book of business for the experience period. Since Aetna prices the book of business utilizing a target loss ratio approach, adjustments made to the incurred claims and earned premiums to account for the anticipated changes to the plan mix would offset resulting in the same projected loss ratio. The Plan Relativity Factors adjust future premium levels to align with the expected claims for changes in plan mix for future dates of service.

Plan Relativities

The Plan Relativities represent the expected value of the difference in benefits and networks between the market index rate and each additional proposed benefit plan discussed in this filing. The relativities were developed using a proprietary pricing model which relies on State- and product-specific benefit service category weights and rating factors for various levels of plan/member cost-sharing options for deductibles, coinsurance, out-of-pocket maximums and copays.

The product-specific service category weights were developed based on the experience of Aetna's Small Group block of business. The cost-sharing-specific rating factors were developed using experience associated with our Large Group block of business, which excludes the effects of selection. These Large Group based cost-sharing specific rating factors account for differences in a standard population's spending patterns due to differences in the richness and/or structure of benefits, or induced demand, without reflection of differences in health status.

Final plan relativities reflect the value of the EHB and state mandated benefits (including pediatric dental), incorporating the impact of out-of-network benefits and additional benefits. The methodology also considers the value of any differences in network by plan, including but not limited to network discounts and steerage.

The Plan Relativities for each plan are shown in the AV Pricing Value Column of Exhibit E-2.

Rating Factors

Effective Date Factors
Exhibit 7 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend, and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2020.

Member Age Factor
The age factors are based on the DC specific age scale. The factors are shown in Exhibit 11.

Tobacco Factors
No load is proposed for tobacco users.

Area Factors
Exhibit 3 summarizes the rating area definitions and factors, and displays the projected membership by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor.

Wellness Programs

Aetna may encourage and incent members to access certain medical services, to use online tools that enhance their coverage and services, and to continue participation as an **Aetna** member. Members and their doctor can talk about these medical services and decide if they are right for the member. Aetna may also encourage and incent members in connection with participation in a wellness or health improvement program. Incentives include but are not limited to:

- Modification to **copayment**, **deductible** or **coinsurance** amounts
- **Premium** discounts or rebates
- Contributions to health savings account
- Fitness center membership reimbursement
- Merchandise
- Coupons
- Gift cards
- Debit cards
- Any combination of the above

The award of any such incentive shall not depend upon the result of a wellness or health improvement activity or upon a member's health.

Distribution of Rate Increases

The distribution of rate increases (annual) is shown in Exhibit A-1. The increases are shown by Plan.

Claim Reserve Needs

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

The experience data reflects incurred claims from January 1, 2018 through December 31, 2018 and paid through February 28, 2019. The paid claims for the DC Base experience period are $1,661,807. The estimated incurred claims are $1,666,898.

Administrative Costs of Programs that Improve Health Care Quality

The administrative costs included with claims in the numerator of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Taxes and Licensing or Regulatory Fees

The taxes, licenses and fees removed from premium in the denominator of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Medical Loss Ratio (MLR)

The projected Medical Loss Ratio (MLR) as defined by HHS is 85.5% and meets the minimum MLR requirements of Insurance Art. § 15-605(c). The details of the MLR calculation are shown in Exhibit 6 (MLR Projection).

Risk Adjustment

Risk Adjustment – Experience Period

Risk Adjustment transfer based on 2018 Wakely Accruals. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the inputed market average; such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2018 Risk Adjustment fees of $0.18 PMPM in Worksheet 2.

Risk Adjustment – Projection Period

Aetna is projecting a risk adjustment receivable. We expect that we will have membership enrolled under the market average morbidity. The resulting PMPM adjustment, net of risk adjustment user fees, is $20.01 PMPM.

Reinsurance

Transitional Reinsurance recoveries do not apply to Small Group business. The experience period data does not contain Reinsurance Contributions during 2018.

Risk Corridor

The Risk Corridor program does not apply to Small Group business.

Past and Prospective Loss Experience Within and Outside the State

The loss experience used in the development of the rates was based on the HMO Small Group Experience for Innovation Health Plan, Inc. and PPO Small Group Experience for Innovation Health Insurance Company in Northern Virginia.

Reasonable Margin for Reserve Needs & Past and Prospective Expenses

The retention portion of the projected premium is illustrated in Exhibit 5.

The prospective general and administrative expenses are based on historical corporate small group market expense levels, current-year projections, and projected changes in expenses, inflation, and membership for 2020. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to the Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2020, as well as Federal income tax. The risk adjustment user fee, as previously mentioned in the Risk Adjustment section, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in the initial pricing for our 2019 plans.

Any Other Relevant Factors Within and Outside the State

All relevant Factors within and outside the State have been considered in the development of the proposed rates.

Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8

This filing is in conformity with all the applicable Actuarial Standards of Practice, including ASOP No. 8.

Actuarial Certification

I, Joanna Kluza, am an employee of Aetna Inc. and a member of the American Academy of Actuaries. I have reviewed the enclosed rates submitted by Aetna Health Inc. for the District of Columbia.

These rates reflect the negotiated prices from the provider contracts and the expected utilization experience of the plan.

I relied upon financial records and summaries prepared by responsible officers and employees of Aetna Health Inc. In other respects, my analysis included review of assumptions that I considered necessary.

For preparation of the rates, items identified above:

(i). are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles,

(ii). meet the requirements of Washington D.C,

(iii). make a good and sufficient provision for all unpaid claims of the organization under the terms of its contracts and agreements, and

(iv). include appropriate provision for all actuarial items which ought to be established where allowed by law.

A target medical loss ratio of 78.2% was used for this filing calculated in the traditional way. The expected 2020 MLR for this filing, as defined by PPACA and before any credibility adjustment, is 85.5%.

These rates are appropriate for quotes delivered for effective dates beginning January 1, 2020. The proposed change is an increase greater than the 10% threshold and will trigger the federal review requirements as specified under 45 CFR Part 154.

This rate filing conforms to the benefit plan provisions required by the Patient Protection and Affordable Care Act (P.L. 111-148) of 2010.

In my opinion, the enclosed rates are reasonable in relation to the anticipated experience of Aetna Health Inc. They are neither excessive nor inadequate, nor unfairly discriminatory.

_____ May 24, 2019

Joanna Kluza, ASA, MAAA Date
Aetna Health Inc.

District of Columbia Small Group
AHI (HMO plans) Loss Ratio History

DOS	Membership	Claims	Premium*	Loss Ratio
01/01/2017	350	155,031	147,985	104.76%
02/01/2017	337	39,699	143,929	27.58%
03/01/2017	327	63,680	140,215	45.42%
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CY2017	**3,770**	**893,300**	**1,616,347**	**55.27%**
CY2018	**2,724**	**1,666,898**	**1,344,974**	**123.94%**

*Note: Premiums shown are not risk adjusted. The current estimate of the 2018 risk adjusted loss ratio is 98.2%.

Certificate Form Names and Numbers

Form Name	*Form Number*
HI DC SG HHIXCOC V004	HI SG HCOC-2020 04-HIX
HI DC HGrpAg V003	HI SG HGrpAg 03

Schedule Form Names and Numbers

Form Name	*Form Number*
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HI DC SG-HIXSOB-14042176 V004	HI SG-SOB-HMO-14042176 04-HIX
HI DC SG-HIXSOB-14042177 V004	HI SG-SOB-HMO-14042177 04-HIX
HI DC SG-HIXSOB-14042182 V004	HI SG-SOB-HMO-14042182 04-HIX
HI DC SG-HIXSOB-14042179 V004	HI SG-SOB-HMO-14042179 04-HIX
HI DC SG-HIXSOB-14042188 V004	HI SG-SOB-HMO-14042188 04-HIX
HI DC SG-HIXSOB-14042180 V004	HI SG-SOB-HMO-14042180 04-HIX
HI DC SG-HIXSOB-14042178 V004	HI SG-SOB-HMO-14042178 04-HIX

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name:	**Aetna Health Inc.**
State:	**District of Columbia**
HIOS Issuer ID:	**73987**
Market:	Small Group
Effective Date:	01/01/2020
Rate Filing Tracking Number:	**AETN-131944461**
Policy Form(s):	
Form Filing Tracking Number:	**AETN-131865435**

Company Contact Information:

Name:	**Joanna Kluza**
Telephone Number:	**(860)273-3099**
Email Address:	**KluzaJ@aetna.com**

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

1) Provide support for the development of the Part I Unified Rate Review Template;
2) Provide support for the assumptions and premiums rate development for the products supported by the policy forms referenced above;
3) Request approval of the proposed monthly premium rates; and
4) Provide benefit plan designs summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.
These rates are for plans issued in District of Columbia beginning January 1, 2020. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in District of Columbia.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in District of Columbia are being revised for effective dates January 1, 2020 through December 31, 2020.

A. Reason for Rate Increase(s):

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- Re-instatement of the Health Insurers Fee after a 1-year hiatus in 2019;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs;

- Changes in provider networks and contracts.
- Expansion of definition for Small Group eligibility down to one sole proprietor

B. Variation in Rate Changes by Plan/Product:
Rate changes differ by plan for the following reasons:

- Provider cost estimates have been updated, and the change differs by network.
- Modification to cost sharing differs by plan in order to maintain compliance with Actuarial Value and other regulatory requirements.
- Our internal pricing models have been updated to reflect more current information on levels of induced demand associated with different benefit designs. These changes impact our estimates of the relative costs of the plan designs that will be offered.

Exhibit 1 shows the average threshold increases for products covered by this filing.

3. Experience Period Premium and Claims

A. Paid Through Date:
The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2018 through December 31, 2018 and paid through February 2019.

B. Premiums (Net of MLR Rebate) in Experience Period:
Experience period premiums are date-of-service premiums from our actuarial experience databases for non-grandfathered Small Group business in District of Columbia. Our internal projections indicate that no MLR rebate is expected to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in District of Columbia. As such, no adjustment was made to premiums to account for expected rebates.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

As noted above, the experience period reflects two months of paid claim run-off. The IBNP reserves account for approximately 0.31% of the experience period incurred claims.

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2019. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for community-rated policies issued to small employers in 2018.

We also considered the expected morbidity of the DC small group ACA population and the likely population that will be covered by Small Group Single Risk Pool policies in 2020 and have adjusted our projections for this morbidity change accordingly.

B. Plan Design Changes:
The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for Single Risk Pool products that have essentially identical benefits and coverage.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:
Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 3 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:
The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts, expected morbidity changes, changes in benefits, and changes in demographics.

E. Trend Factors (Cost/Utilization):
Medical trend factors are based on our Medical Economics Unit's national guidance coupled with local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract

rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

6. Manual Rate Adjustments:

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2018 to December 31, 2018 and paid through February 2019 for issuers 12028 and 86443 in the Virginia Small Group HMO & PPO market. The Small Group market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

B. Adjustments Made to the Data:

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

C. Inclusion of Capitation Payments:

No services provided in 2020 will be covered by capitation arrangements. We have adjusted the experience data to incorporate our best-estimate of the impact of moving to fee for service payment approaches.

7. Credibility of Experience

The CMS Medicare full credibility standard is 24,000 member months. Based on our experience, the Medicare population has significantly higher utilization than Commercial populations. Using actuarial judgement, we have assigned 23% credibility to experience data.

8. Risk Adjustment

A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2018 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level.

B. Risk Adjustment – Projection Period

We started with 2018 Risk Adjustment accruals to determine our current risk transfer relative to the market. The difference between our projected relative risk and the market's is trended for two years.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2020 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost

As a result, we project a risk adjustment receivable, net of the 2020 user fee of $0.18 PBMPM. The resulting PMPM adjustment, net of risk adjustment user fees, is $20.05.

9. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 5.

Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2020 projections, and projected changes in expenses, inflation, and membership for 2020 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in DC during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2020, as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in our original pricing of our 2019 plans. This represents a 3% increase in profit over the final approved filing from last year.

10. Projected Loss Ratio

The expected 2020 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 6.

11. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in the District of Columbia through Aetna Health Inc.. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d).

12. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively, less non-essential health benefits.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 7 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2020.

13. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the

exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT.

14. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2020 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two separate adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2020 membership.

B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including sales, marketing, any commission expense, profit, and risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, excluding the Risk Adjustment User Fee, and the Exchange User Fee, which are reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

D. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs.

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans.

F. Experience Period Plan Adjusted Index Rates:

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2018 for the experience period.

15. Calibration

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. We then project a premium-weighted average age factor for the 2020 membership using the prescribed age curve and the projected age distribution. The calibration factor is the reciprocal of this weighted average factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:

Projected area factors are shown in Exhibit 3. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors. The geographic calibration factor is the reciprocal of the projected average area factor

C. Tobacco Factor Calibration
We are not applying a tobacco factor in our rating.

16. Consumer-Adjusted Premium Rate Development
Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:
Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation for a family of six, with more than three dependents under age 21, is shown in Exhibit 9.

17. Composite Premiums
Small employers will be able to elect to have rates set using a composite approach as permitted by DC.

18. AV Metal Values
The AV Metal Values on Worksheet 2 were based on the AV 2020 Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

19. AV Pricing Values
The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

20. Membership Projections
Exhibit A summarizes the membership distribution by plan. Membership projections on Worksheet 2 are based on historical experience, enrollment in ACA-compliant plans through January 2019, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans.

Terminated Plans and Products
Exhibit 10 provides a plan and product crosswalk from 2018 to 2020. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2019 and 2020.
Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

21. Plan Type
All plans are consistent with the plan type indicated on Worksheet 2.

22. Benefit Design
This filing includes one Bronze, three Silver, and four Gold plans.

Please refer to the corresponding policy forms for detailed benefit language. Exhibit A-2 provides the screenshots from the AV Calculator. All benefit and cost sharing parameters comply with DC benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

23. Marketing
Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2018 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

24. Underwriting
Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

25. Renewability
These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

26. Company Financial Condition
As of December 31, 2018, the capital and surplus held by Aetna Health Inc. was approximately $489.5 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2018. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, and various non-medical products.

Reliance
While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- MH Net Trend
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, Joanna Kluza, am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of the District of Columbia, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:

    a. ASOP No. 5, Incurred Health and Disability Claims
    b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
    c. ASOP No. 12, Risk Classification
    d. ASOP No. 23, Data Quality
    e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
    f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
    g. ASOP No. 41, Actuarial Communications
    h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

2. The Projected Index Rate is:
    a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
    b. Developed in compliance with the applicable Actuarial Standards of Practice,
    c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
    d. Neither excessive, deficient, nor unfairly discriminatory.

3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.

4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

May 24, 2019

_____ _____

Joanna Kluza, ASA, MAAA
Aetna Health Inc.

Date

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name:	**Aetna Health Inc.**
State:	**District of Columbia**
HIOS Issuer ID:	**73987**
Market:	Small Group
Effective Date:	01/01/2020
Rate Filing Tracking Number:	**AETN-131944461**
Policy Form(s):	
Form Filing Tracking Number:	**AETN-131865435**

Company Contact Information:

Name: [redacted]
Telephone Number:
Email Address:

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

1) Provide support for the development of the Part I Unified Rate Review Template;
2) Provide support for the assumptions and premiums rate development for the products supported by the policy forms referenced above;
3) Request approval of the proposed monthly premium rates; and
4) Provide benefit plan designs summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.
These rates are for plans issued in District of Columbia beginning January 1, 2020. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in District of Columbia.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in District of Columbia are being revised for effective dates January 1, 2020 through December 31, 2020.

A. Reason for Rate Increase(s):

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- Re-instatement of the Health Insurers Fee after a 1-year hiatus in 2019;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs;

- Changes in provider networks and contracts.
- Expansion of definition for Small Group eligibility down to one sole proprietor

B. Variation in Rate Changes by Plan/Product:
Rate changes differ by plan for the following reasons:

- Provider cost estimates have been updated, and the change differs by network.
- Modification to cost sharing differs by plan in order to maintain compliance with Actuarial Value and other regulatory requirements.
- Our internal pricing models have been updated to reflect more current information on levels of induced demand associated with different benefit designs. These changes impact our estimates of the relative costs of the plan designs that will be offered.

Exhibit 1 shows the average threshold increases for products covered by this filing.

3. Experience Period Premium and Claims

A. Paid Through Date:
The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2018 through December 31, 2018 and paid through February 2019.

B. Premiums (Net of MLR Rebate) in Experience Period:
Experience period premiums are date-of-service premiums from our actuarial experience databases for non-grandfathered Small Group business in District of Columbia. [redacted]

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

As noted above, the experience period reflects two months of paid claim run-off. [redacted]

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2019. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for community-rated policies issued to small employers in 2018.

We also considered the expected morbidity of the DC small group ACA population and the likely population that will be covered by Small Group Single Risk Pool policies in 2020 and have adjusted our projections for this morbidity change accordingly.

B. Plan Design Changes:
The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for Single Risk Pool products that have essentially identical benefits and coverage.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:
Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 3 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:
The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts, expected morbidity changes, changes in benefits, and changes in demographics.

E. Trend Factors (Cost/Utilization):

[redacted]

[redacted]

[redacted]

[redacted]

6. Manual Rate Adjustments:

A. Source and Appropriateness of Experience Data Used:

[redacted]

B. Adjustments Made to the Data:

[redacted]

C. Inclusion of Capitation Payments:

[redacted]

7. Credibility of Experience

[redacted]

8. Risk Adjustment

A. Risk Adjustment – Experience Period

[redacted]

B. Risk Adjustment – Projection Period

[redacted]

[redacted]

[redacted]

9. Non-Benefit Expenses and Profit & Risk

[redacted]

Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2020 projections, and projected changes in expenses, inflation, and membership for 2020 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in DC during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2020, as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

[redacted]

10. Projected Loss Ratio

[redacted]

11. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in the District of Columbia through Aetna Health Inc.. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d).

12. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively, less non-essential health benefits.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: [redacted]

13. Market-Adjusted Index Rate

[redacted]

[redacted]

14. Plan-Adjusted Index Rates

[redacted]

A. Actuarial Value, Cost Sharing:
The factors in Column 2 are the product of two separate adjustments:

[redacted]

B. Distribution and Administrative Costs:

[redacted]

C. Provider Network, Delivery System, and Utilization Management:

[redacted]

D. Benefits in addition to EHBs:

[redacted]

E. Catastrophic Plan Eligibility:
This filing does not include catastrophic plans.

F. Experience Period Plan Adjusted Index Rates:

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2018 for the experience period.

15. Calibration

A. Age Curve Calibration:

[redacted]

B. Geographic Factor Calibration:

[redacted]

C. Tobacco Factor Calibration
We are not applying a tobacco factor in our rating.

16. Consumer-Adjusted Premium Rate Development
Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:
Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

[redacted]

17. Composite Premiums
Small employers will be able to elect to have rates set using a composite approach as permitted by DC.

18. AV Metal Values
The AV Metal Values on Worksheet 2 were based on the AV 2020 Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

19. AV Pricing Values
The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

20. Membership Projections

[redacted]

Terminated Plans and Products
Exhibit 10 provides a plan and product crosswalk from 2018 to 2020. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2019 and 2020.
Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

21. Plan Type
All plans are consistent with the plan type indicated on Worksheet 2.

22. Benefit Design
This filing includes one Bronze, three Silver, and four Gold plans.

Please refer to the corresponding policy forms for detailed benefit language. Exhibit A-2 provides the screenshots from the AV Calculator. All benefit and cost sharing parameters comply with DC benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

23. Marketing
Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2018 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

24. Underwriting
Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

25. Renewability
These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

26. Company Financial Condition

[redacted]

Reliance
While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

[redacted]

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [redacted], am an [redacted], and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of the District of Columbia, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:

    a. ASOP No. 5, Incurred Health and Disability Claims
    b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
    c. ASOP No. 12, Risk Classification
    d. ASOP No. 23, Data Quality
    e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
    f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
    g. ASOP No. 41, Actuarial Communications
    h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

2. The Projected Index Rate is:
    a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
    b. Developed in compliance with the applicable Actuarial Standards of Practice,
    c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
    d. Neither excessive, deficient, nor unfairly discriminatory.

3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.

4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

May 24, 2019

_____ _____

[redacted]

Date

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name:	**Aetna Health Inc.**
State:	**District of Columbia**
HIOS Issuer ID:	**73987**
Market:	Small Group
Effective Date:	01/01/2020
Rate Filing Tracking Number:	**AETN-131944461**
Policy Form(s):	
Form Filing Tracking Number:	**AETN-131865435**

Company Contact Information:

Name:	**Joanna Kluza**
Telephone Number:	**(860)273-3099**
Email Address:	**KluzaJ@aetna.com**

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

1) Provide support for the development of the Part I Unified Rate Review Template;
2) Provide support for the assumptions and premiums rate development for the products supported by the policy forms referenced above;
3) Request approval of the proposed monthly premium rates; and
4) Provide benefit plan designs summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.
These rates are for plans issued in District of Columbia beginning January 1, 2020. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in District of Columbia.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in District of Columbia are being revised for effective dates January 1, 2020 through December 31, 2020.

A. Reason for Rate Increase(s):

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- Re-instatement of the Health Insurers Fee after a 1-year hiatus in 2019;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and

- Changes in provider networks and contracts.
- Expansion of definition for Small Group eligibility down to one sole proprietor

B. Variation in Rate Changes by Plan/Product:
Rate changes differ by plan for the following reasons:

- Provider cost estimates have been updated, and the change differs by network.
- Modification to cost sharing differs by plan in order to maintain compliance with Actuarial Value and other regulatory requirements.
- Our internal pricing models have been updated to reflect more current information on levels of induced demand associated with different benefit designs. These changes impact our estimates of the relative costs of the plan designs that will be offered.

Exhibit 1 shows the average threshold increases for products covered by this filing.

3. Experience Period Premium and Claims

A. Paid Through Date:
The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2018 through December 31, 2018 and paid through February 2019.

B. Premiums (Net of MLR Rebate) in Experience Period:
Experience period premiums are date-of-service premiums from our actuarial experience databases for non-grandfathered Small Group business in District of Columbia. Our internal projections indicate that no MLR rebate is expected to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in District of Columbia. As such, no adjustment was made to premiums to account for expected rebates.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

As noted above, the experience period reflects two months of paid claim run-off. The IBNP reserves account for approximately 0.31% of the experience period incurred claims.

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2019. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for community-rated policies issued to small employers in 2018.

We also considered the expected morbidity of the DC small group ACA population and the likely population that will be covered by Small Group Single Risk Pool policies in 2020 and have adjusted our projections for this morbidity change accordingly. This filing also includes adjustments to projected morbidity assuming the Small Group and Individual Market risk pools are combined for DC. These adjustments are based on a comparison of our Small Group risk scores versus the risk scores of what a merged market would look like using data from CCIO website, as well as the Wakeley study commissioned last year by DC.

B. Plan Design Changes:
The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for Single Risk Pool products that have essentially identical benefits and coverage.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:
Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 3 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:
The ‘Other’ adjustment includes the projected impact of changes in network composition and provider contracts, expected morbidity changes, changes in benefits, and changes in demographics.

E. Trend Factors (Cost/Utilization):
Medical trend factors are based on our Medical Economics Unit's national guidance coupled with local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

6. Manual Rate Adjustments:
A. Source and Appropriateness of Experience Data Used:
The source data for our manual rate is the experience incurred from January 1, 2018 to December 31, 2018 and paid through February 2019 for issuers 12028 and 86443 in the Virginia Small Group HMO & PPO market. The Small Group market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

B. Adjustments Made to the Data:
The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

C. Inclusion of Capitation Payments:
No services provided in 2020 will be covered by capitation arrangements. We have adjusted the experience data to incorporate our best-estimate of the impact of moving to fee for service payment approaches.

7. Credibility of Experience
The CMS Medicare full credibility standard is 24,000 member months. Based on our experience, the Medicare population has significantly higher utilization than Commercial populations. Using actuarial judgement, we have assigned 23% credibility to experience data.

8. Risk Adjustment
A. Risk Adjustment – Experience Period
Risk Adjustment transfer is accrued at the issuer and market level based on 2018 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level based by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level.

B. Risk Adjustment – Projection Period
We started with 2018 Risk Adjustment accruals to determine our current risk transfer relative to the market. The difference between our projected relative risk and the market's is trended for two years.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2020 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost

As a result, we project a risk adjustment receivable, net of the 2020 user fee of $0.18 PBMPM. The resulting PMPM adjustment, net of risk adjustment user fees, is $20.01.

9. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 5.

Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2020 projections, and projected changes in expenses, inflation, and membership for 2020 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in DC during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2020, as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in our original pricing of our 2019 plans. This represents a 3% increase in profit over the final approved filing from last year.

10. Projected Loss Ratio

The expected 2020 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 6.

11. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in the District of Columbia through Aetna Health Inc.. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d).

12. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively, less non-essential health benefits.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 7 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2020.

13. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT.

14. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2020 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two separate adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2020 membership.

B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including sales, marketing, any commission expense, profit, and risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, excluding the Risk Adjustment User Fee, and the Exchange User Fee, which are reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

D. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs.

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans.

F. Experience Period Plan Adjusted Index Rates:

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2018 for the experience period.

15. Calibration

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. We then project a premium-weighted average age factor for the 2020 membership using the prescribed age curve and the projected age distribution. The calibration factor is the reciprocal of this weighted average factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:
Projected area factors are shown in Exhibit 3. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors. The geographic calibration factor is the reciprocal of the projected average area factor

C. Tobacco Factor Calibration
We are not applying a tobacco factor in our rating.

16. Consumer-Adjusted Premium Rate Development
Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:
Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation for a family of six, with more than three dependents under age 21, is shown in Exhibit 9.

17. Composite Premiums
Small employers will be able to elect to have rates set using a composite approach as permitted by DC.

18. AV Metal Values
The AV Metal Values on Worksheet 2 were based on the AV 2020 Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

19. AV Pricing Values
The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

20. Membership Projections
Exhibit A summarizes the membership distribution by plan. Membership projections on Worksheet 2 are based on historical experience, enrollment in ACA-compliant plans through January 2019, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans.

Terminated Plans and Products

Exhibit 10 provides a plan and product crosswalk from 2018 to 2020. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2019 and 2020.
Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

21. Plan Type
All plans are consistent with the plan type indicated on Worksheet 2.

22. Benefit Design
This filing includes one Bronze, three Silver, and four Gold plans.

Please refer to the corresponding policy forms for detailed benefit language. Exhibit A-2 provides the screenshots from the AV Calculator. All benefit and cost sharing parameters comply with DC benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

23. Marketing
Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2018 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

24. Underwriting
Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

25. Renewability
These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

26. Company Financial Condition
As of December 31, 2018, the capital and surplus held by Aetna Health Inc. was approximately $489.5 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2018. The Company issues insurance nationwide for multiple lines of business including, large group medical, Small Group medical, and various non-medical products.

Reliance
While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend

- Components of Retention/Administrative Fees
- Value of Network Arrangements
- MH Net Trend
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, Joanna Kluza, am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of the District of Columbia, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:

    a. ASOP No. 5, Incurred Health and Disability Claims
    b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
    c. ASOP No. 12, Risk Classification
    d. ASOP No. 23, Data Quality
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    f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
    g. ASOP No. 41, Actuarial Communications
    h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
    i.

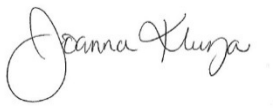
2. The Projected Index Rate is:
    a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
    b. Developed in compliance with the applicable Actuarial Standards of Practice,
    c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
    d. Neither excessive, deficient, nor unfairly discriminatory.

3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.

4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



May 24, 2019

Joanna Kluza, ASA, MAAA
Aetna Health Inc.

Date

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name:	**Aetna Health Inc.**
State:	**District of Columbia**
HIOS Issuer ID:	**73987**
Market:	Small Group
Effective Date:	01/01/2020
Rate Filing Tracking Number:	**AETN-131944461**
Policy Form(s):	
Form Filing Tracking Number:	**AETN-131865435**

Company Contact Information:

Name:	[redacted]
Telephone Number:	
Email Address:	

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

1) Provide support for the development of the Part I Unified Rate Review Template;
2) Provide support for the assumptions and premiums rate development for the products supported by the policy forms referenced above;
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The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.
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- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
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- Expansion of definition for Small Group eligibility down to one sole proprietor

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- Provider cost estimates have been updated, and the change differs by network.
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As noted above, the experience period reflects two months of paid claim run-off. [redacted]

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2019. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

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A. Changes in the Morbidity of the Population Insured:

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We also considered the expected morbidity of the DC small group ACA population and the likely population that will be covered by Small Group Single Risk Pool policies in 2020 and have adjusted our projections for this morbidity change accordingly. This filing also includes adjustments to projected morbidity assuming the Small Group and Individual Market risk pools are combined for DC. These adjustments are based on a comparison of our Small Group risk scores versus the risk scores of what a merged market would look like using data from CCIO website, as well as the Wakeley study commissioned last year by DC.

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The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:
Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 2 and 3 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:
The ‘Other’ adjustment includes the projected impact of changes in network composition and provider contracts, expected morbidity changes, changes in benefits, and changes in demographics.

E. Trend Factors (Cost/Utilization):

[redacted]

6. Manual Rate Adjustments:

A. Source and Appropriateness of Experience Data Used:

[redacted]

B. Adjustments Made to the Data:

[redacted]

C. Inclusion of Capitation Payments:

[redacted]

7. Credibility of Experience

[redacted]

8. Risk Adjustment

A. Risk Adjustment – Experience Period

[redacted]

B. Risk Adjustment – Projection Period

[redacted]

[redacted]

[redacted]

9. Non-Benefit Expenses and Profit & Risk

[redacted]

Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2020 projections, and projected changes in expenses, inflation, and membership for 2020 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in DC during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2020, as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

[redacted]

10. Projected Loss Ratio

[redacted]

11. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in the District of Columbia through Aetna Health Inc.. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d).

12. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively, less non-essential health benefits.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: [redacted]

13. Market-Adjusted Index Rate

[redacted]

14. Plan-Adjusted Index Rates

[redacted]

A. Actuarial Value, Cost Sharing:
The factors in Column 2 are the product of two separate adjustments:

[redacted]

B. Distribution and Administrative Costs:

[redacted]

C. Provider Network, Delivery System, and Utilization Management:

[redacted]

D. Benefits in addition to EHBs:

[redacted]

E. Catastrophic Plan Eligibility:
This filing does not include catastrophic plans.

F. Experience Period Plan Adjusted Index Rates:

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2018 for the experience period.

15. Calibration

A. Age Curve Calibration:

[redacted]

[redacted]

B. Geographic Factor Calibration:

[redacted]

C. Tobacco Factor Calibration

We are not applying a tobacco factor in our rating.

16. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:
Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

[redacted]

17. Composite Premiums

Small employers will be able to elect to have rates set using a composite approach as permitted by DC.

18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the AV 2020 Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

19. AV Pricing Values

The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

20. Membership Projections

[redacted]

Terminated Plans and Products

Exhibit 10 provides a plan and product crosswalk from 2018 to 2020. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2019 and 2020.
Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

21. Plan Type
All plans are consistent with the plan type indicated on Worksheet 2.

22. Benefit Design
This filing includes one Bronze, three Silver, and four Gold plans.

Please refer to the corresponding policy forms for detailed benefit language. Exhibit A-2 provides the screenshots from the AV Calculator. All benefit and cost sharing parameters comply with DC benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

23. Marketing
Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2018 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

24. Underwriting
Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

25. Renewability
These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

26. Company Financial Condition

[redacted]

Reliance
While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

[redacted]

[redacted]

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [redacted], am an [redacted], and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of the District of Columbia, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:

    a. ASOP No. 5, Incurred Health and Disability Claims
    b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
    c. ASOP No. 12, Risk Classification
    d. ASOP No. 23, Data Quality
    e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
    f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
    g. ASOP No. 41, Actuarial Communications
    h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
    i.

2. The Projected Index Rate is:
    a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
    b. Developed in compliance with the applicable Actuarial Standards of Practice,
    c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
    d. Neither excessive, deficient, nor unfairly discriminatory.

3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.

4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

May 24, 2019

_____ _____

[redacted] Date

Aetna Health Inc.
D.C. Small Group
HMO Products

Summary

Aetna Health Inc. has filed 2020 premium rates for small group plans in the District of Columbia.

Who is affected?

Policies that renew in 2020 in the following products will be affected:

Product Name	# Current Members	Range of Increases
Aetna Health Inc	850	4.6% to 30.8%, 16.1% Average

2020 Premium rates for members in the above products will increase by 4.6% to 30.8% in plans listed for Aetna Health Maintenance Organization. Increases are determined by the member's plan and rating area in which they are located.

Why We Need to Increase Premiums

In 2018, Aetna's financial results were worse than the level required for long-term stability in the Small Group market.

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.2%. Medical costs go up mainly for two reasons – providers raise their prices and members get more medical care.

For Small Employers in the District of Columbia, some examples of increasing medical costs we have experienced in the last 12 months include:

- The cost for an inpatient hospital admission has increased 5.9%
- The cost for pharmacy prescriptions have gone up 11.7%
- Use for physician service has increased 6.3%

What Else Affects Our Request to Increase Premiums

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. Small groups purchasing insurance in the market place are sicker than we initially anticipated. Population risk is also affected by the movement of business between the ACA market and other options as well as among other carriers in the marketplace. These changes are expected to increase costs by 2.5%.

Will Premiums for All Individuals Increase 16.1%?

No, Increases differ by plan. Some premiums will increase by less than average or even go down. Others will increase by more than the average.

The exact rate change will depend on what benefit plan the individual chooses, when the member's group contract renews, the age and family size and age for enrolling employees, and employer contributions.

How does this request align to Minimum Loss Ratio Requirements (MLR)?

Non-claim costs are also going up. The Federal Health Insurers Fee has been reinstated after a reprieve in 2017. Some costs, such as operating our IT systems, complying with reporting requirements, and managing our business remain fixed, and are now being spread across fewer members, resulting in higher administrative costs. Aetna will only charge members for the portion of administrative costs that enable plans to still meet the 80% Minimum Loss Ratio requirement.

These rates are expected to produce an MLR equal to or above the 80% requirement for small group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

What is Aetna doing to keep premiums affordable?

Aetna is taking a number of steps to keep our products as affordable as possible and to address the underlying cost of health care. These actions include:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care and not the quantity of services.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

Aetna is dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. Additionally, Aetna's DocFind directory helps members locate in-network doctors and hospitals to save money on their care. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

Also, Aetna's Plan for Your Health website aims to educate all consumers on how to take advantage of their health care benefits.

Aetna Health Inc.
D.C. Small Group
HMO Products

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Who is affected?

Policies that renew in 2020 in the following products will be affected:

Product Name	# Current Members	Range of Increases
Aetna Health Inc	850	7.5% to 34.4%, 19.3% Average

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Why We Need to Increase Premiums

In 2018, Aetna's financial results were worse than the level required for long-term stability in the Small Group market.

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.2%. Medical costs go up mainly for two reasons – providers raise their prices and members get more medical care.

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What Else Affects Our Request to Increase Premiums

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health, including the combining of the Small Group and Individual markets. Small groups purchasing insurance in the market place are sicker than we initially anticipated. Population risk is also affected by the movement of business between the ACA market and other options as well as among other carriers in the marketplace. These changes are expected to increase costs by 5.5%.

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Also, Aetna's Plan for Your Health website aims to educate all consumers on how to take advantage of their health care benefits.

980 Jolly Road
Mail Code U12S
Blue Bell, PA 19422
(215)-775-3837
Fax: (215)-775-6441

May 17, 2019

Mr. Efren Tanheco
Supervising Actuary
District of Columbia Department of Insurance & Securities Regulation
810 First Street NE, 6th Floor
Washington, DC 20002

Subject: Aetna Health, Inc. - NAIC Number 95109
Small Group Premium Rate Filing – DC On Exchange
Effective dates January 1, 2020 – December 31, 2020

Dear Mr. Tanheco:

I am writing to request approval of the attached Rate Filing for plans offered to Small Groups by Aetna Health, Inc. sold on the DC Exchange. This filing is for effective dates January 1, 2020 – December 31, 2020. This filing contains the benefit plans and rating methodology. The average rate revision proposed is an increase of 16.1%.

The requested rates have been developed incorporating consideration of the market changes and rating requirements taking effect in the Small Group Market and conforms to the benefit plan provisions required by the Patient Protection and Affordable Care Act (P.L. 111-148) of 2010. Additionally, these health benefit plans conform to each respective tier of coverage, defined as Bronze, Silver, and Gold.

This filing is for Aetna's Small Group HMO Medical Expense coverage.

The following supporting documentation is also included:

1) An Actuarial Certification
2) An Actuarial Memorandum including supporting exhibits and documentation

The forms filing has been submitted under separate cover and the SERFF Filing ID # is AETN-131865435.

The purpose of this rate filing is to comply with regulatory rate filing requirements. This filing is not intended to be used for other purposes. If you need additional information, please contact me by telephone at (860) 273-8566, or via e-mail at MurayiR@aetna.com

Sincerely,

Regis Murayi

Certificate Form Names and Numbers

Form Name	*Form Number*
HI DC SG HHIXCOC V004	HI SG HCOC-2020 04-HIX
HI DC HGrpAg V003	HI SG HGrpAg 03

Schedule Form Names and Numbers

Form Name	*Form Number*
HI DC SG-HIXSOB-14042181 V004	HI SG-SOB-HMO-14042181 04-HIX
HI DC SG-HIXSOB-14042176 V004	HI SG-SOB-HMO-14042176 04-HIX
HI DC SG-HIXSOB-14042177 V004	HI SG-SOB-HMO-14042177 04-HIX
HI DC SG-HIXSOB-14042182 V004	HI SG-SOB-HMO-14042182 04-HIX
HI DC SG-HIXSOB-14042179 V004	HI SG-SOB-HMO-14042179 04-HIX
HI DC SG-HIXSOB-14042188 V004	HI SG-SOB-HMO-14042188 04-HIX
HI DC SG-HIXSOB-14042180 V004	HI SG-SOB-HMO-14042180 04-HIX
HI DC SG-HIXSOB-14042178 V004	HI SG-SOB-HMO-14042178 04-HIX

980 Jolly Road
Mail Code U12S
Blue Bell, PA 19422
(215)-775-3837
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May 17, 2019

Mr. Efren Tanheco
Supervising Actuary
District of Columbia Department of Insurance & Securities Regulation
810 First Street NE, 6th Floor
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Sincerely,

Regis Murayi

Certificate Form Names and Numbers

Form Name	*Form Number*
HI DC SG HHIXCOC V004	HI SG HCOC-2020 04-HIX
HI DC HGrpAg V003	HI SG HGrpAg 03

Schedule Form Names and Numbers

Form Name	*Form Number*
HI DC SG-HIXSOB-14042181 V004	HI SG-SOB-HMO-14042181 04-HIX
HI DC SG-HIXSOB-14042176 V004	HI SG-SOB-HMO-14042176 04-HIX
HI DC SG-HIXSOB-14042177 V004	HI SG-SOB-HMO-14042177 04-HIX
HI DC SG-HIXSOB-14042182 V004	HI SG-SOB-HMO-14042182 04-HIX
HI DC SG-HIXSOB-14042179 V004	HI SG-SOB-HMO-14042179 04-HIX
HI DC SG-HIXSOB-14042188 V004	HI SG-SOB-HMO-14042188 04-HIX
HI DC SG-HIXSOB-14042180 V004	HI SG-SOB-HMO-14042180 04-HIX
HI DC SG-HIXSOB-14042178 V004	HI SG-SOB-HMO-14042178 04-HIX

Unified Rate Review v5.0

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name: Aetna Health Inc. (a PA corp.)
HIOS Issuer ID: 73987
Effective Date of Rate Change(s): 01/01/2020
State: DC
Market: Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 01/01/2018 to 12/31/2018

	Total	PMPM
Allowed Claims	$1,860,368.85	$682.95
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$1,659,963.78	$609.38
Risk Adjustment	$344,978.55	$126.64
Experience Period Premium	$1,344,973.71	$493.75
Experience Period Member Months	2,724	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend Cost	Year 1 Trend Utilization	Year 2 Trend Cost	Year 2 Trend Utilization	Trended EHB Allowed Claims PMPM
Inpatient Hospital	$207.56	1.059	1.028	1.059	1.028	$245.99
Outpatient Hospital	$64.54	1.041	1.068	1.041	1.068	$79.78
Professional	$117.60	1.015	1.063	1.015	1.063	$136.90
Other Medical	$152.82	1.041	1.068	1.041	1.068	$188.90
Capitation	$0.00	1.000	1.000	1.000	1.000	$0.00
Prescription Drug	$140.44	1.117	1.033	1.117	1.033	$186.38
Total	$682.96					**$838.55**

Morbidity Adjustment	1.025
Demographic Shift	0.928
Plan Design Changes	1.000
Other	0.910
Adjusted Trended EHB Allowed Claims PMPM for **01/01/2020**	**$725.84**

Manual EHB Allowed Claims PMPM	$498.31
Applied Credibility %	23.00%

		Projected Period Totals
Projected Index Rate for **01/01/2020**	**$550.64**	$27,532.00
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	$24.01	$1,200.50
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$526.63**	**$26,331.50**

Projected Member Months	**50**

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE
270																															

Product-Plan Data Collection

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name: **Aetna Health Inc. (a PA corp.)**
HIOS Issuer ID: **73987**
Effective Date of Rate Change(s): **01/01/2020**

State: **DC**
Market: **Small Group**

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information									
1.1	Product Name		HealthNetworkOnlyOpenAccess							
1.2	Product ID		73987DC004							
1.3	Plan Name		Aetna Gold HNOnly 70% $25/40 T	Aetna Gold HNOnly 500 90% $25/40 E	Aetna Silver HNOnly 4800 80% $25/40 E	Aetna Gold HNOnly 1650 100% HSA T	Aetna Silver HNOnly 3000 100% HSA E	Aetna Bronze HNOnly 6000 80% $15/50 E	Aetna Gold HNOnly 1500 90% E	Aetna Silver HNOnly 2800 90% HSA E
1.4	Plan ID (Standard Component ID)		73987DC0040017	73987DC0040021	73987DC0040057	73987DC0040046	73987DC0040029	73987DC0040056	73987DC0040058	73987DC0040059
1.5	Metal		Gold	Gold	Silver	Gold	Silver	Bronze	Gold	Silver
1.6	AV Metal Value		0.819	0.798	0.720	0.795	0.713	0.611	0.792	0.713
1.7	Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New
1.8	Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10	Effective Date of Proposed Rates		01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020
1.11	Cumulative Rate Change % (over 12 mos prior)		24.63%	16.11%	27.55%	7.16%	21.71%	30.80%	4.63%	0.00%
1.12	Product Rate Increase %					16.13%				
1.13	Submission Level Rate Increase %					16.13%				

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information									
	2.1 Plan ID (Standard Component ID)	Total	73987DC0040017	73987DC0040021	73987DC0040057	73987DC0040046	73987DC0040029	73987DC0040056	73987DC0040058	73987DC0040059
$1,860,369	2.2 Allowed Claims	$1,860,369	$327,059	$1,406,731	$511	$28,656	$44,558	$52,853	$0	$0
$0	2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4 Member Cost Sharing	$200,405	$29,698	$95,658	$432	$13,290	$23,189	$38,138	$0	$0
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0
$1,659,964	2.6 Incurred Claims	$1,659,964	$297,361	$1,311,073	$79	$15,366	$21,369	$14,715	$0	$0
$344,979	2.7 Risk Adjustment Transfer Amount	$344,978	-$53,976	$645,568	-$613	-$69,858	-$52,012	-$124,131	$0	$0
$1,344,974	2.8 Premium	$1,344,974	$285,780	$627,178	$1,043	$121,077	$102,790	$207,105	$0	$0
2,724	2.9 Experience Period Member Months	2,724	585	1,131	3	243	195	567	0	0
	2.10 Current Enrollment	850	151	151	33	151	33	180	151	0
	2.11 Current Premium PMPM	$387.71	$403.17	$436.96	$321.79	$435.67	$356.56	$255.71	$453.59	$0.00
	2.12 Loss Ratio	98.23%	128.28%	103.01%	18.42%	30.00%	42.08%	17.74%	#DIV/0!	#DIV/0!
	Per Member Per Month									
	2.13 Allowed Claims	$682.95	$559.08	$1,243.79	$170.41	$117.92	$228.50	$93.22	#DIV/0!	#DIV/0!
	2.14 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!
	2.15 Member Cost Sharing	$73.57	$50.77	$84.58	$144.00	$54.69	$118.92	$67.26	#DIV/0!	#DIV/0!
	2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!
	2.17 Incurred Claims	$609.38	$508.31	$1,159.22	$26.41	$63.23	$109.58	$25.95	#DIV/0!	#DIV/0!
	2.18 Risk Adjustment Transfer Amount	$126.64	-$92.27	$570.79	-$204.32	-$287.48	-$266.73	-$218.93	#DIV/0!	#DIV/0!
	2.19 Premium	$493.75	$488.51	$554.53	$347.75	$498.26	$527.13	$365.26	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors									
3.1 Plan ID (Standard Component ID)		73987DC0040017	73987DC0040021	73987DC0040057	73987DC0040046	73987DC0040029	73987DC0040056	73987DC0040058	73987DC0040059
3.2 Market Adjusted Index Rate		$526.63							
3.3 AV and Cost Sharing Design of Plan		0.9317	0.9407	0.7610	0.8657	0.8046	0.6202	0.8800	0.8083
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs									
3.6 Administrative Expense		10.18%	10.18%	10.18%	10.18%	10.18%	10.18%	10.18%	10.18%
3.7 Taxes and Fees		7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%
3.8 Profit & Risk Load		4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 **Plan Adjusted Index Rate**		$625.92	$631.97	$511.25	$581.58	$540.54	$416.66	$591.19	$543.02
3.11 Age Calibration Factor	0.9285	0.9285							
3.12 Geographic Calibration Factor	0.9999	0.9999							
3.13 Tobacco Calibration Factor	1.0000	1.0000							
3.14 **Calibrated Plan Adjusted Index Rate**		$581.11	$586.72	$474.64	$539.95	$501.84	$386.83	$548.87	$504.15

Section IV: Projected Plan Level Information									
4.1 Plan ID (Standard Component ID)	Total	73987DC0040017	73987DC0040021	73987DC0040057	73987DC0040046	73987DC0040029	73987DC0040056	73987DC0040058	73987DC0040059
4.2 Allowed Claims	$27,534	$5,121	$5,172	$516	$5,192	$546	$5,389	$5,055	$543
4.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4 Member Cost Sharing	$4,541	$504	$511	$97	$902	$103	$1,632	$694	$98
4.5 Cost Sharing Reduction	$6,642	$926	$1,046	$145	$1,062	$157	$2,098	$1,053	$156
4.6 Incurred Claims	$16,351	$3,691	$3,616	$274	$3,228	$287	$1,658	$3,308	$289
4.7 Risk Adjustment Transfer Amount	$1,002	$179	$179	$20	$180	$20	$225	$180	$20
4.8 Premium	$28,053	$5,633	$5,688	$511	$5,234	$541	$4,583	$5,321	$543
4.9 Projected Member Months	50	9	9	1	9	1	11	9	1
4.10 Loss Ratio	56.27%	63.51%	61.63%	51.64%	59.63%	51.10%	34.48%	60.14%	51.36%
Per Member Per Month									
4.11 Allowed Claims	$550.68	$568.97	$574.70	$516.44	$576.88	$546.26	$489.89	$561.62	$543.17
4.12 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.13 Member Cost Sharing	$90.82	$55.97	$56.73	$97.43	$100.21	$103.20	$148.41	$77.08	$98.11
4.14 Cost Sharing Reduction	$132.85	$102.89	$116.24	$144.61	$117.98	$156.55	$190.76	$116.98	$155.85
4.15 Incurred Claims	$327.02	$410.11	$401.72	$274.40	$358.68	$286.51	$150.72	$367.57	$289.21
4.16 Risk Adjustment Transfer Amount	$20.05	$19.87	$19.85	$20.19	$19.99	$20.11	$20.45	$19.97	$20.10
4.17 Premium	$561.07	$625.90	$631.96	$511.23	$581.57	$540.56	$416.64	$591.18	$543.01

Rating Area Data Collection

Specify the total number of Rating
Select only the Rating Areas you ar
To validate, select the Validate but
To finalize, select the Finalize butto

Rating Area	Rating Factor
Rating Area 1	1.0000

Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
re offering plans within and add a factor for each area.
tton or Ctrl + Shift + I.
on or Ctrl + Shift + F.

Unified Rate Review v5.0

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name: Aetna Health Inc. (a PA corp.)
HIOS Issuer ID: 73987
Effective Date of Rate Change(s): 01/01/2020

State: DC
Market: Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 01/01/2018 to 12/31/2018

	Total	PMPM
Allowed Claims	$1,860,368.85	$682.95
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$1,659,963.78	$609.38
Risk Adjustment	$344,978.55	$126.64
Experience Period Premium	$1,344,973.71	$493.75
Experience Period Member Months	2,724	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend Cost	Year 1 Trend Utilization	Year 2 Trend Cost	Year 2 Trend Utilization	Trended EHB Allowed Claims PMPM
Inpatient Hospital	$207.56	1.059	1.028	1.059	1.028	$245.99
Outpatient Hospital	$64.54	1.041	1.068	1.041	1.068	$79.78
Professional	$117.60	1.015	1.063	1.015	1.063	$136.90
Other Medical	$152.82	1.041	1.068	1.041	1.068	$188.90
Capitation	$0.00	1.000	1.000	1.000	1.000	$0.00
Prescription Drug	$140.44	1.117	1.033	1.117	1.033	$186.38
Total	$682.96					**$838.55**

Morbidity Adjustment	1.055
Demographic Shift	0.928
Plan Design Changes	1.000
Other	0.910
Adjusted Trended EHB Allowed Claims PMPM for **01/01/2020**	**$747.08**

Manual EHB Allowed Claims PMPM	$512.89
Applied Credibility %	23.00%

		Projected Period Totals
Projected Index Rate for **01/01/2020**	**$566.75**	$28,337.50
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	$23.96	$1,198.00
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$542.79**	**$27,139.50**

Projected Member Months	**50**

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE
270																															

Product-Plan Data Collection

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name: **Aetna Health Inc. (a PA corp.)**
HIOS Issuer ID: **73987**
Effective Date of Rate Change(s): **01/01/2020**

State: **DC**
Market: **Small Group**

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information									
1.1	Product Name		HealthNetworkOnlyOpenAccess							
1.2	Product ID		73987DC004							
1.3	Plan Name		Aetna Gold HNOnly 70% $25/40 T	Aetna Gold HNOnly 500 90% $25/40 E	Aetna Silver HNOnly 4800 80% $25/40 E	Aetna Gold HNOnly 1650 100% HSA T	Aetna Silver HNOnly 3000 100% HSA E	Aetna Bronze HNOnly 6000 80% $15/50 E	Aetna Gold HNOnly 1500 90% E	Aetna Silver HNOnly 2800 90% HSA E
1.4	Plan ID (Standard Component ID)		73987DC0040017	73987DC0040021	73987DC0040057	73987DC0040046	73987DC0040029	73987DC0040056	73987DC0040058	73987DC0040059
1.5	Metal		Gold	Gold	Silver	Gold	Silver	Bronze	Gold	Silver
1.6	AV Metal Value		0.819	0.798	0.720	0.795	0.713	0.611	0.792	0.713
1.7	Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New
1.8	Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10	Effective Date of Proposed Rates		01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020	01/01/2020
1.11	Cumulative Rate Change % (over 12 mos prior)		28.02%	19.26%	31.01%	10.07%	25.01%	34.36%	7.48%	0.00%
1.12	Product Rate Increase %					19.28%				
1.13	Submission Level Rate Increase %					19.28%				

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information									
	2.1 Plan ID (Standard Component ID)	Total	73987DC0040017	73987DC0040021	73987DC0040057	73987DC0040046	73987DC0040029	73987DC0040056	73987DC0040058	73987DC0040059
$1,860,369	2.2 Allowed Claims	$1,860,369	$327,059	$1,406,731	$511	$28,656	$44,558	$52,853	$0	$0
$0	2.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4 Member Cost Sharing	$200,405	$29,698	$95,658	$432	$13,290	$23,189	$38,138	$0	$0
	2.5 Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0
$1,659,964	2.6 Incurred Claims	$1,659,964	$297,361	$1,311,073	$79	$15,366	$21,369	$14,715	$0	$0
$344,979	2.7 Risk Adjustment Transfer Amount	$344,978	-$53,976	$645,568	-$613	-$69,858	-$52,012	-$124,131	$0	$0
$1,344,974	2.8 Premium	$1,344,974	$285,780	$627,178	$1,043	$121,077	$102,790	$207,105	$0	$0
2,724	2.9 Experience Period Member Months	2,724	585	1,131	3	243	195	567	0	0
	2.10 Current Enrollment	850	151	151	33	151	33	180	151	0
	2.11 Current Premium PMPM	$387.71	$403.17	$436.96	$321.79	$435.67	$356.56	$255.71	$453.59	$0.00
	2.12 Loss Ratio	98.23%	128.28%	103.01%	18.42%	30.00%	42.08%	17.74%	#DIV/0!	#DIV/0!
	Per Member Per Month									
	2.13 Allowed Claims	$682.95	$559.08	$1,243.79	$170.41	$117.92	$228.50	$93.22	#DIV/0!	#DIV/0!
	2.14 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!
	2.15 Member Cost Sharing	$73.57	$50.77	$84.58	$144.00	$54.69	$118.92	$67.26	#DIV/0!	#DIV/0!
	2.16 Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!
	2.17 Incurred Claims	$609.38	$508.31	$1,159.22	$26.41	$63.23	$109.58	$25.95	#DIV/0!	#DIV/0!
	2.18 Risk Adjustment Transfer Amount	$126.64	-$92.27	$570.79	-$204.32	-$287.48	-$266.73	-$218.93	#DIV/0!	#DIV/0!
	2.19 Premium	$493.75	$488.51	$554.53	$347.75	$498.26	$527.13	$365.26	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors									
3.1 Plan ID (Standard Component ID)		73987DC0040017	73987DC0040021	73987DC0040057	73987DC0040046	73987DC0040029	73987DC0040056	73987DC0040058	73987DC0040059
3.2 Market Adjusted Index Rate		$542.79							
3.3 AV and Cost Sharing Design of Plan		0.9317	0.9407	0.7610	0.8657	0.8046	0.6202	0.8800	0.8083
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs									
3.6 Administrative Expense		9.91%	9.91%	9.91%	9.91%	9.91%	9.91%	9.91%	9.91%
3.7 Taxes and Fees		7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%	7.12%
3.8 Profit & Risk Load		4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%	4.31%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 **Plan Adjusted Index Rate**		$642.92	$649.13	$525.12	$597.37	$555.21	$427.97	$607.24	$557.76
3.11 Age Calibration Factor	0.9285	0.9285							
3.12 Geographic Calibration Factor	0.9999	0.9999							
3.13 Tobacco Calibration Factor	1.0000	1.0000							
3.14 **Calibrated Plan Adjusted Index Rate**		$596.89	$602.65	$487.53	$554.61	$515.46	$397.33	$563.77	$517.83

Section IV: Projected Plan Level Information									
4.1 Plan ID (Standard Component ID)	Total	73987DC0040017	73987DC0040021	73987DC0040057	73987DC0040046	73987DC0040029	73987DC0040056	73987DC0040058	73987DC0040059
4.2 Allowed Claims	$28,340	$5,271	$5,324	$532	$5,344	$562	$5,547	$5,203	$559
4.3 Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.4 Member Cost Sharing	$4,674	$518	$526	$100	$928	$106	$1,680	$714	$101
4.5 Cost Sharing Reduction	$6,837	$953	$1,077	$149	$1,093	$161	$2,160	$1,084	$160
4.6 Incurred Claims	$16,830	$3,799	$3,721	$282	$3,323	$295	$1,706	$3,405	$298
4.7 Risk Adjustment Transfer Amount	$1,000	$178	$178	$20	$180	$20	$225	$179	$20
4.8 Premium	$28,816	$5,786	$5,842	$525	$5,376	$555	$4,708	$5,465	$558
4.9 Projected Member Months	50	9	9	1	9	1	11	9	1
4.10 Loss Ratio	56.44%	63.69%	61.81%	51.80%	59.80%	51.26%	34.60%	60.32%	51.52%
Per Member Per Month									
4.11 Allowed Claims	$566.81	$585.63	$591.52	$531.56	$593.77	$562.25	$504.23	$578.07	$559.07
4.12 Reinsurance	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.13 Member Cost Sharing	$93.48	$57.61	$58.39	$100.28	$103.15	$106.22	$152.75	$79.33	$100.98
4.14 Cost Sharing Reduction	$136.73	$105.91	$119.65	$148.84	$121.43	$161.13	$196.35	$120.40	$160.41
4.15 Incurred Claims	$336.59	$422.12	$413.49	$282.44	$369.18	$294.90	$155.13	$378.33	$297.68
4.16 Risk Adjustment Transfer Amount	$20.01	$19.82	$19.80	$20.15	$19.95	$20.07	$20.42	$19.92	$20.06
4.17 Premium	$576.31	$642.91	$649.13	$525.12	$597.37	$555.25	$427.96	$607.25	$557.77

Rating Area Data Collection

Specify the total number of Rating
Select only the Rating Areas you ar
To validate, select the Validate but
To finalize, select the Finalize butto

Rating Area	Rating Factor
Rating Area 1	1.0000

Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
re offering plans within and add a factor for each area.
tton or Ctrl + Shift + I.
on or Ctrl + Shift + F.

Rate Filing Justification Part II (Plain Language Summary)

Pursuant to 45 CFR 154.215, health insurance issuers are required to file Rate Filing Justifications. Part II of the Rate Filing Justification for rate increases and new submissions must contain a written description that includes a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. The Part II template below must be filled out and uploaded as an Adobe PDF file under the Consumer Disclosure Form section of the Supporting Documentation tab.

Name of Company	Aetna Health, Inc.
SERFF tracking number	AETN-131944461
Submission Date	May 24, 2019
Product Name	DC AHI HMO SG 2020
Market Type	○ Individual ◉ Small Group
Rate Filing Type	◉ Rate Increase ○ New Filing

Scope and Range of the Increase:

The 16.1% increase is requested because:

Rates are updated to reflect the impact of medical trend, revisions to our assumptions about population morbidity and projected population, changes in cost sharing levels to ensure compliance with Actuarial Value requirements, and changes in provider networks and contracts.

This filing will impact:

# of policyholder's 124 # of covered lives 177

The average, minimum and maximum rate changes increases are:

- Average Rate Change: The average premium change, by percentage, across all policy holders if the filing is approved 16.1%
- Minimum Rate Change: The smallest premium increase (or largest decrease), by percentage, that any one policy holder would experience if the filing is approved 3.37%
- Maximum Rate Change: The largest premium increase, by percentage, that any one policy holder would experience if the filing is approved 31.4%

Individuals within the group may vary from the aggregate of the above increase components as a result of:

the benefit plan the individual chooses, when the member's group contract renews, the age and family size and age for enrolling employees and employer contributions.

Financial Experience of Product

The overall financial experience of the product includes:

The 2018 experience generated by the plans offered under this product produced a loss ratio that was unfavorable to the target loss ratio before and after risk adjustment. Due to the low volume of members that have enrolled in these plans the 2018 experience is not credible.

The rate increase will affect the projected financial experience of the product by:

The rate revision is not expected to impact the profitability of the product. That is, the target profit margin is unchanged

Components of Increase

The request is made up of the following components:

Trend Increases – 101. % of the 16.1 % total filed increase

1. Medical Utilization Changes –Defined as the increase in total plan claim costs not attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. Examples include changes in the mix of services utilized, or an increase/decrease in the frequency of service utilization.

   This component is 50.8 % of the 16.1 % total filed increase.

2. Medical Price Changes – Defined as the increase in total plan claim costs attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts.

   This component is 50.9 % of the 16.1 % total filed increase.

Other Increases – -1.7 % of the 16.1 % total filed increase

1. Medical Benefit Changes Required by Law – Defined as any new mandated plan benefit changes, as mandated by either State or Federal Regulation.

   This component is -11.1 % of the 16.1 % total filed increase.

2. Medical Benefit Changes Not Required by Law – Defined as changes in plan benefit design made by the company, which are not required by either State or Federal Regulation.

   This component is 0 % of the 16.1 % total filed increase.

3. Changes to Administration Costs – Defined as increases in the costs of providing insurance coverage. Examples include claims payment expenses, distribution costs, taxes, and general business expenses such as rent, salaries, and overhead.

   This component is 12.8 % of the 16.1 % total filed increase.

4. Changes to Profit Margin – Defined as increases to company surplus or changes as an additional margin to cover the risk of the company.

   This component is 0.0 % of the 16.1 % total filed increase.

5. Other – Defined as:

   Changes in commission, benefit slope, risk adjustment, provider contracting, experience and population risk.

   This component is -2.6 % of the 16.1 % total filed increase.

Rate Filing Justification Part II (Plain Language Summary)

Pursuant to 45 CFR 154.215, health insurance issuers are required to file Rate Filing Justifications. Part II of the Rate Filing Justification for rate increases and new submissions must contain a written description that includes a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. The Part II template below must be filled out and uploaded as an Adobe PDF file under the Consumer Disclosure Form section of the Supporting Documentation tab.

Name of Company	Aetna Health, Inc.
SERFF tracking number	AETN-131944461
Submission Date	May 24, 2019
Product Name	DC AHI HMO SG 2020
Market Type	○ Individual ◉ Small Group
Rate Filing Type	◉ Rate Increase ○ New Filing

Scope and Range of the Increase:

The 19.3% increase is requested because:

Rates are updated to reflect the impact of medical trend, revisions to our assumptions about population morbidity and projected population, changes in cost sharing levels to ensure compliance with Actuarial Value requirements, and changes in provider networks and contracts.

This filing will impact:

# of policyholder's 124 # of covered lives 177

The average, minimum and maximum rate changes increases are:

- Average Rate Change: The average premium change, by percentage, across all policy holders if the filing is approved 19.3 %
- Minimum Rate Change: The smallest premium increase (or largest decrease), by percentage, that any one policy holder would experience if the filing is approved 6.2 %
- Maximum Rate Change: The largest premium increase, by percentage, that any one policy holder would experience if the filing is approved 35.0 %

Individuals within the group may vary from the aggregate of the above increase components as a result of:

the benefit plan the individual chooses, when the member's group contract renews, the age and family size and age for enrolling employees and employer contributions.

Financial Experience of Product

The overall financial experience of the product includes:

The 2018 experience generated by the plans offered under this product produced a loss ratio that was unfavorable to the target loss ratio before and after risk adjustment. Due to the low volume of members that have enrolled in these plans the 2018 experience is not credible.

The rate increase will affect the projected financial experience of the product by:

The rate revision is not expected to impact the profitability of the product. That is, the target profit margin is unchanged

Components of Increase

The request is made up of the following components:

Trend Increases – 85.1 % of the 19.3 % total filed increase

1. Medical Utilization Changes –Defined as the increase in total plan claim costs not attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts. Examples include changes in the mix of services utilized, or an increase/decrease in the frequency of service utilization.

   This component is 42.5 % of the 19.3 % total filed increase.

2. Medical Price Changes – Defined as the increase in total plan claim costs attributable to changes in the unit cost of underlying services, or renegotiation of provider contracts.

   This component is 42.6 % of the 19.3 % total filed increase.

Other Increases – 14.9 % of the 19.3 % total filed increase

1. Medical Benefit Changes Required by Law – Defined as any new mandated plan benefit changes, as mandated by either State or Federal Regulation.

   This component is -10.1 % of the 19.3 % total filed increase.

2. Medical Benefit Changes Not Required by Law – Defined as changes in plan benefit design made by the company, which are not required by either State or Federal Regulation.

   This component is 0 % of the 19.3 % total filed increase.

3. Changes to Administration Costs – Defined as increases in the costs of providing insurance coverage. Examples include claims payment expenses, distribution costs, taxes, and general business expenses such as rent, salaries, and overhead.

   This component is 10.7 % of the 19.3 % total filed increase.

4. Changes to Profit Margin – Defined as increases to company surplus or changes as an additional margin to cover the risk of the company.

   This component is 0.0 % of the 19.3 % total filed increase.

5. Other – Defined as:

   Changes in commission, benefit slope, risk adjustment, provider contracting, experience and population risk.

   This component is 14.5 % of the 19.3 % total filed increase.

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 73987

Exhibit A
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
73987DC0040017	HMO	DC Gold HNOnly 70% $25/40 T	Gold	81.92%	Yes	18.00%
73987DC0040021	HMO	DC Gold HNOnly 500 90% $25/40 E	Gold	79.77%	Yes	18.00%
73987DC0040057	HMO	DC Silver HNOnly 4800 80% $25/40 E	Silver	72.00%	Yes	2.00%
73987DC0040046	HMO	DC Gold HNOnly 1650 100% HSA T	Gold	79.55%	Yes	18.00%
73987DC0040029	HMO	DC Silver HNOnly 3000 100% HSA E	Silver	71.34%	Yes	2.00%
73987DC0040056	HMO	DC Bronze HNOnly 6000 80% $15/50 E	Bronze	61.06%	Yes	22.00%
73987DC0040058	HMO	DC Gold HNOnly 1500 90% E	Gold	79.17%	Yes	18.00%
73987DC0040059	HMO	DC Silver HNOnly 2800 90% HSA E	Silver	71.31%	Yes	2.00%

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 73987

Exhibit E-1
Calculation of Market Adjusted Index Rate

Projected Index Rate:	$563.77
Net Risk Adjustment:	0.956
Exchange User Fees:	1.000
Total Impact:	-0.044
Market Adjusted Index Rate:	$539.19

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HIOS ISSUER ID: 73987

Exhibit E-2
Calculation of Plan Adjusted Index Rates and Calibrated Plan Adjusted Index Rates

				(1)	(2)	(3)	(4)	(5)	(6)	(7) = Product (Columns 1-6)	(8)	(9)	(10)	(11)	(12) = Product (Columns 8-11)	(13) = (7) x (12)	(14) = (7) / (1)
HIOS ID	**Plan Name**	**Metal Tier**	**Membership**	**Market Adjusted Index Rate**	**AV & Cost Sharing**	**Distribution & Admin**	**Network & UM**	**Benefits in addition to EHBs**	**Impact of Eligibility (CAT)**	**Plan Adjusted Index Rate**	**Tobacco Calibration Factor**	**Age Calibration Factor**	**Geography Calibration Factor**	**Trend Factor**	**Calibration Factor**	**Calibrated Plan Adjusted Index Rate**	**AV Pricing Value**
73987DC0040017	DC Gold HNOnly 70% $25/40 T	Gold	18.00%	$539.19	0.932	1.276	1.000	1.000	1.000	640.78	1.000	0.929	1.000	0.977	0.907	581.10	1.188
73987DC0040021	DC Gold HNOnly 500 90% $25/40 E	Gold	18.00%	$539.19	0.941	1.276	1.000	1.000	1.000	646.98	1.000	0.929	1.000	0.977	0.907	586.72	1.200
73987DC0040057	DC Silver HNOnly 4800 80% $25/40 E	Silver	2.00%	$539.19	0.761	1.276	1.000	1.000	1.000	523.38	1.000	0.929	1.000	0.977	0.907	474.63	0.971
73987DC0040046	DC Gold HNOnly 1650 100% HSA T	Gold	18.00%	$539.19	0.866	1.276	1.000	1.000	1.000	595.39	1.000	0.929	1.000	0.977	0.907	539.93	1.104
73987DC0040029	DC Silver HNOnly 3000 100% HSA E	Silver	2.00%	$539.19	0.805	1.276	1.000	1.000	1.000	553.41	1.000	0.929	1.000	0.977	0.907	501.87	1.026
73987DC0040056	DC Bronze HNOnly 6000 80% $15/50 E	Bronze	22.00%	$539.19	0.620	1.276	1.000	1.000	1.000	426.54	1.000	0.929	1.000	0.977	0.907	386.81	0.791
73987DC0040058	DC Gold HNOnly 1500 90% E	Gold	18.00%	$539.19	0.880	1.276	1.000	1.000	1.000	605.24	1.000	0.929	1.000	0.977	0.907	548.86	1.122
73987DC0040059	DC Silver HNOnly 2800 90% HSA E	Silver	2.00%	$539.19	0.808	1.276	1.000	1.000	1.000	555.92	1.000	0.929	1.000	0.977	0.907	504.14	1.031

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HIOS ISSUER ID: 73987

Exhibit 1
2020 Rate Increases by Product

Product	Average Rate Increase	Minimum Rate Increase	Maximum Rate Increase
HealthNetworkOnlyOpenAccess	16.2%	4.6%	30.8%

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Exhibit 2
Claim Impact due to Demographic Changes

	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
0	0.37%	0.29%	1.050	0.939	0.56%	0.46%	1.050	0.939
1	0.33%	0.77%	1.050	0.939	0.57%	0.49%	1.050	0.939
2	0.37%	0.73%	0.601	0.596	0.71%	0.49%	0.601	0.596
3	0.18%	0.29%	0.601	0.596	0.57%	0.50%	0.601	0.596
4	0.48%	0.26%	0.601	0.596	0.56%	0.51%	0.601	0.596
5	0.15%	0.62%	0.570	0.565	0.64%	0.56%	0.570	0.565
6	0.00%	0.00%	0.570	0.565	0.56%	0.55%	0.570	0.565
7	0.00%	0.40%	0.570	0.565	0.65%	0.50%	0.570	0.565
8	0.00%	0.51%	0.570	0.565	0.64%	0.67%	0.570	0.565
9	0.04%	0.00%	0.570	0.565	0.56%	0.67%	0.570	0.565
10	0.00%	0.00%	0.578	0.565	0.63%	0.70%	0.578	0.565
11	0.33%	0.29%	0.578	0.565	0.62%	0.61%	0.578	0.565
12	0.11%	0.15%	0.578	0.565	0.62%	0.63%	0.578	0.565
13	0.04%	0.04%	0.578	0.565	0.75%	0.60%	0.578	0.565
14	0.37%	0.55%	0.578	0.565	0.73%	0.59%	0.578	0.565
1	0.00%	0.00%	0.606	0.615	0.64%	0.63%	0.606	0.615
16	0.00%	0.00%	0.606	0.615	0.82%	0.67%	0.606	0.615
17	0.15%	0.00%	0.606	0.615	0.84%	0.63%	0.606	0.615
18	0.00%	0.00%	0.606	0.615	0.70%	0.64%	0.606	0.615
19	0.11%	0.00%	0.606	0.615	0.57%	0.70%	0.606	0.615
20	0.92%	0.62%	0.451	0.741	0.57%	0.77%	0.451	0.741
21	0.29%	0.44%	0.451	0.741	0.78%	0.67%	0.451	0.741
22	0.40%	0.51%	0.451	0.741	0.62%	0.64%	0.451	0.741
23	0.62%	1.62%	0.451	0.741	0.68%	0.75%	0.451	0.741
24	0.70%	0.88%	0.451	0.741	0.64%	0.66%	0.451	0.741
25	0.48%	0.88%	0.460	1.106	0.73%	0.79%	0.460	1.106
26	1.25%	2.53%	0.460	1.106	0.76%	0.99%	0.460	1.106
27	1.69%	1.84%	0.460	1.106	0.87%	0.92%	0.460	1.106
28	2.13%	1.40%	0.460	1.106	0.92%	0.94%	0.460	1.106
29	3.12%	1.21%	0.460	1.106	0.72%	0.93%	0.460	1.106
30	2.46%	2.17%	0.519	1.197	0.74%	0.91%	0.519	1.197
31	1.47%	0.70%	0.519	1.197	0.86%	0.95%	0.519	1.197
32	2.02%	0.40%	0.519	1.197	0.86%	0.97%	0.519	1.197
33	1.54%	0.70%	0.519	1.197	0.87%	0.98%	0.519	1.197
34	2.61%	1.03%	0.519	1.197	0.97%	0.87%	0.519	1.197
35	2.24%	0.62%	0.630	1.197	0.87%	1.03%	0.630	1.197
36	1.28%	0.15%	0.630	1.197	0.98%	1.03%	0.630	1.197
37	0.77%	0.84%	0.630	1.197	1.07%	1.04%	0.630	1.197
38	1.25%	1.06%	0.630	1.197	1.01%	0.87%	0.630	1.197
39	1.69%	1.69%	0.630	1.197	0.79%	0.83%	0.630	1.197
40	1.06%	0.95%	0.790	1.197	0.79%	0.82%	0.790	1.197
41	1.21%	0.40%	0.790	1.197	0.86%	0.94%	0.790	1.197
42	1.06%	0.70%	0.790	1.197	0.83%	0.84%	0.790	1.197
43	1.03%	0.62%	0.790	1.197	0.81%	0.73%	0.790	1.197
44	1.14%	0.00%	0.790	1.197	0.78%	0.78%	0.790	1.197
45	0.66%	0.00%	1.000	1.269	0.83%	0.81%	1.000	1.269
46	0.84%	0.62%	1.000	1.269	1.02%	0.85%	1.000	1.269
47	0.07%	0.26%	1.000	1.269	0.86%	0.86%	1.000	1.269
48	0.00%	0.26%	1.000	1.269	0.91%	0.88%	1.000	1.269
49	0.66%	0.66%	1.000	1.269	0.92%	0.97%	1.000	1.269
50	1.14%	0.29%	1.370	1.460	1.02%	0.75%	1.370	1.460
51	0.66%	0.48%	1.370	1.460	1.01%	0.92%	1.370	1.460
52	0.29%	0.88%	1.370	1.460	0.95%	0.92%	1.370	1.460
53	0.51%	0.51%	1.370	1.460	0.93%	0.93%	1.370	1.460
54	1.14%	2.31%	1.370	1.460	1.11%	0.86%	1.370	1.460
55	0.59%	1.28%	1.757	1.745	1.03%	0.85%	1.757	1.745
56	1.36%	1.43%	1.757	1.745	0.87%	0.75%	1.757	1.745
57	1.32%	0.37%	1.757	1.745	0.81%	0.72%	1.757	1.745
58	1.10%	0.37%	1.757	1.745	0.90%	0.73%	1.757	1.745
59	0.51%	1.80%	1.757	1.745	0.80%	0.69%	1.757	1.745
60	0.33%	1.14%	2.218	2.128	0.75%	0.62%	2.218	2.128
61	0.62%	1.03%	2.218	2.128	0.68%	0.63%	2.218	2.128
62	0.84%	0.95%	2.218	2.128	0.61%	0.58%	2.218	2.128
63	0.62%	0.29%	2.218	2.128	0.47%	0.40%	2.218	2.128
64	1.25%	0.11%	2.218	2.128	0.40%	0.34%	2.218	2.128
65+	2.02%	2.06%	3.200	2.700	0.71%	0.60%	3.200	2.700

Experience Period Demographic Factor	1.1248

Note:
Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	1.0443

Note:
Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	0.9285

Note:
Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

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HIOS ISSUER ID: 73987

Exhibit 3
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	District of Columbia	100%	1.000	100%	1.000

Average Experience Period Area Factor	1.0000

Note:
Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

Average Projected Area Factor	1.0000

Note:
Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	1.0000

Note:
Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents:
The impact due to the shift of the population distribution across areas.

Area Factor Change	1.0000

Note:
Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership
Factor represents:
The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 73987

Exhibit 4
Projected Membership and Paid to Allowed by Metal Tier

Metallic Tier	Projected Membership	Projected Paid to Allowed Ratio
Platinum	0	N/A
Gold	36	88%
Silver	3	82%
Bronze	11	70%
Catastrophic	0	N/A
Total	50	84%

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HIOS ISSUER ID: 73987

Exhibit 5
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	10.18%	$57.14
Profit & Risk Load	4.31%	$24.18
Premium Tax	3.34%	$18.74
User Exchange Fee	0.00%	$0.00
State Based Exchange Fee	0.00%	$0.00
HIF	2.60%	$14.59
Risk Adjustment User Fee	0.03%	$0.18
Federal Income Tax	1.15%	$6.43
Total Taxes and Fees	7.12%	$39.94

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 73987

Exhibit 6
MLR Projection

			Formula
(a)	Premium (pmpm)	$561.07	
(b)	Medical Cost (pmpm)	$437.01	
(c)	Medical Benefit Ratio (MBR)	77.9%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	$4.49	= (a) x 0.80%
(e)	Taxes and Fees (pmpm)	$42.74	
(f)	Adjusted Premium (pmpm)	$518.33	=(a) - (e)
(g)	Adjusted Claims (pmpm)	$441.49	= (b) + (d)
	Medical Loss Ratio (MLR)	**85.2%**	=(g) / (f)

Notes:
ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2020 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 73987

Exhibit 7
Quarterly Trend Factors

Effective Quarter	Membership	Med Trend + HIF Factor	Index Rate
1Q 2019	63.1%	1.000	$550.68
2Q 2019	8.9%	1.029	$566.91
3Q 2019	14.0%	1.060	$583.62
4Q 2019	14.1%	1.091	$600.82
Total	100.0%	1.024	$563.77

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HIOS ISSUER ID: 73987

Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization	Total
Facility Inpatient	5.9%	2.8%	8.9%
Facility Outpatient	4.1%	6.8%	11.2%
Physician	1.5%	6.3%	7.9%
Capitation	0.0%	0.0%	0.0%
Medical	4.2%	5.2%	9.6%
Pharmacy	11.7%	3.3%	15.4%
Total (Med + Rx)	5.8%	4.8%	10.8%

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HIOS ISSUER ID: 73987

Exhibit 9

Sample Rate Calculation

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

Sample Small Group Information:

Effective Date: 01/01/2020
Rating Area: Rating Area 1
Plan: DC Silver HNOnly 4800 80% $25/40 E

Group Census	Employee Age	Spouse Age	Child 1 Age	Child 2 Age	Child 3 Age
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

Age and Tobacco Factors	Age Factors				
	Employee	Spouse	Child 1	Child 2	Child 3
Employee 1	0.876	0.896	0.654	0.654	
Employee 2	1.801	1.545			
Employee 3	0.727	0.727			
Employee 4	1.545	1.377	0.654	0.654	0.654
Employee 5	2.181	2.181	0.727		
Employee 6	1.944	2.099	0.727		
Employee 7	1.801	1.487			
Employee 8	1.053	1.013			
Employee 9	0.836	0.856	0.654	0.654	0.654
Employee 10	0.727	0.744	0.654	0.654	

Calculation of Monthly Premium

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	$623.78
x Rating Area Factor (Rating Area 1)	1.0000
x Plan Factor	0.7609
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	$474.63

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	**Employee**	**Spouse**	**Child 1**	**Child 2**	**Child 3**	**Total**
Employee 1	$415.78	$425.27	$310.41	$310.41		$1,461.87
Employee 2	$854.81	$733.31				$1,588.12
Employee 3	$345.06	$345.06				$690.12
Employee 4	$733.31	$653.57	$310.41	$310.41	$310.41	$2,318.11
Employee 5	$1,035.17	$1,035.17	$345.06			$2,415.40
Employee 6	$922.69	$996.26	$345.06			$2,264.01
Employee 7	$854.81	$705.78				$1,560.59
Employee 8	$499.79	$480.80				$980.59
Employee 9	$396.79	$406.29	$310.41	$310.41	$310.41	$1,734.31
Employee 10	$345.06	$353.13	$310.41	$310.41		$1,319.01
Group Total Monthly Premium:						**$16,332.13**

Note: Member level monthly rates are rounded to the nearest penny.

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 73987

Exhibit 10
Plan Mapping

2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name	2020 HIOS Plan ID	2020 Plan Name
73987DC0040056	DC Bronze HMO 5000 80% HSA E	73987DC0040056	DC Bronze HMO 6000 80% HSA E	73987DC0040056	DC Bronze HNOnly 6000 80% $15/50 E
73987DC0040017	DC Gold HMO 70%	73987DC0040017	DC Gold HMO 70% T	73987DC0040017	DC Gold HNOnly 70% $25/40 T
73987DC0040021	DC Gold HMO 500 90%	73987DC0040021	DC Gold HMO 500 90% E	73987DC0040021	DC Gold HNOnly 500 90% $25/40 E
73987DC0040029	DC Silver HMO 3000 100% HSA E	73987DC0040029	DC Silver HMO 3000 100% HSA E	73987DC0040029	DC Silver HNOnly 3000 100% HSA E
73987DC0040046	DC Gold HMO 1600 100% HSA T	73987DC0040046	DC Gold HMO 1600 100% HSA T	73987DC0040046	DC Gold HNOnly 1650 100% HSA T
73987DC0040057	DC Silver HMO 4500 80%	73987DC0040057	DC Silver HMO 4800 80% E	73987DC0040057	DC Silver HNOnly 4800 80% $25/40 E
		73987DC0040058	DC Gold HMO 1000 100% E	73987DC0040058	DC Gold HNOnly 1500 90% E
				73987DC0040059	DC Silver HNOnly 2800 90% HSA E

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 11
Projected Age/Gender Distribution

Age	Male	Female	DC Age Factor
0-14	9.34%	8.49%	0.654
15	0.64%	0.63%	0.654
16	0.81%	0.66%	0.654
17	0.84%	0.63%	0.654
18	0.69%	0.64%	0.654
19	0.56%	0.69%	0.654
20	0.57%	0.77%	0.654
21	0.78%	0.67%	0.727
22	0.62%	0.64%	0.727
23	0.68%	0.75%	0.727
24	0.64%	0.66%	0.727
25	0.73%	0.79%	0.727
26	0.76%	0.99%	0.727
27	0.87%	0.92%	0.727
28	0.92%	0.94%	0.744
29	0.72%	0.93%	0.760
30	0.74%	0.91%	0.779
31	0.86%	0.95%	0.799
32	0.86%	0.97%	0.817
33	0.87%	0.98%	0.836
34	0.97%	0.87%	0.856

Age Calibration Factor	1.077

Note:
Age Calibration Factor
computed as the weighted average of
HHS Age Factor by projected membership
distribution.

Weighted Average Age	43

Note:
This is the age that most closely
corresponds to the age calibration factor.

35	0.87%	1.03%	0.876
36	0.98%	1.03%	0.896
37	1.07%	1.04%	0.916
38	1.01%	0.87%	0.927
39	0.79%	0.83%	0.938
40	0.79%	0.82%	0.975
41	0.86%	0.94%	1.013
42	0.83%	0.84%	1.053
43	0.81%	0.73%	1.094
44	0.78%	0.78%	1.137
45	0.83%	0.81%	1.181
46	1.02%	0.85%	1.227
47	0.86%	0.86%	1.275
48	0.91%	0.88%	1.325
49	0.92%	0.97%	1.377
50	1.02%	0.75%	1.431
51	1.01%	0.92%	1.487
52	0.95%	0.92%	1.545
53	0.93%	0.93%	1.605
54	1.11%	0.86%	1.668
55	1.03%	0.85%	1.733
56	0.87%	0.75%	1.801
57	0.81%	0.72%	1.871
58	0.90%	0.73%	1.944
59	0.80%	0.69%	2.020
60	0.75%	0.62%	2.099
61	0.68%	0.63%	2.180
62	0.61%	0.58%	2.180
63	0.47%	0.40%	2.180
64	0.40%	0.34%	2.180
65+	0.71%	0.60%	2.180

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 73987

Exhibit 12
Comparison of Key Pricing Factors to LY (2020) Pricing

Category	2019	2020	% Impact to Premium	Description
Base Experience PMPM*	$275.58	$377.58	25.0%	Using all SG experience (HMO/PPO) from DC (23%) and IH (77%)
Pricing Trend (annual)	11.6%	12.3%	16.4%	Experience higher utilization and unit cost pressure
Morbidity	1.02	1.02	1.3%	Expecting market risk pool to deteriorate slightly
Benefit	0.992	0.979	-1.9%	Leaner portfolio in 2020 compared to 2019
Demographic	0.984	0.973	-1.9%	Expecting shift downward in age/gender factors
Area Factor	1.000	1.000	0.0%	No material change
Other	0.965	0.945	-3.6%	Ben Chg, Ded Supp, etc.
Network Change	1.046	1.046	1.6%	Adj to normalize experience for manual pricing
Risk Adjustment	-$27.01	$20.05	-11.5%	2020 Projection based on Wakely 2018 Accruals
Projected Claim Cost	**$336.50**	**$439.81**	**25.4%**	
% of Premium Items				
Admin	**10.1%**	**8.8%**	**2.1%**	decreasing market footprint leads to increasing admin costs PMPM
Profit	**1.6%**	**5.5%**	**6.0%**	
FIT	0.33%	1.15%	1.3%	
AFIT	1.23%	4.31%	4.7%	
Taxes & Fees	**5.8%**	**7.3%**	**4.3%**	
Commissions	1.6%	1.3%	0.2%	
Prem Tax	3.3%	3.3%	1.3%	
HIF	0.0%	2.6%	3.6%	2020 HIF reinstated
Federal EUF	0.9%	0.0%	-0.9%	
State EUF	0.0%	0.0%	0.0%	N/A
PCORI	0.00%	0.03%	0.0%	No material change
Total % of Prem	**17.42%**	**21.61%**		
Single Risk Pool Premium	**$407.47**	**$561.07**	**37.7%**	Ties back to Wksht II Field #4.17
SG Trend Factor	1.058	1.024	-3.2%	
Index Rate	$430.96	$574.40		
Calibration Factors				
Trend	1.058	1.024		
Age	0.979	1.077		
Area	1.000	1.000		
Tobacco	1.000	1.000		
Avg 1.0 Premium	$416.28	$520.90		
Remove trend factor	$393.60	$508.81		
Consumer Premium Relativity	0.829	0.835		
Avg Prem	$326.24	$424.89	30.24%	
Premium Mix	1.188	1.060	-10.8%	
Avg Projection Period Premium	**$387.71**	**$450.24**	**16.13%**	Ties back to Wksht II Field # 1.13

Footnotes

*Base Experience PMPM for 2019 is 2017 Claims experience used for pricing LY with 1 year of trend to bring the claim level to 2018

*Base Experience PMPM for 2020 is 2018 Claims experience

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Exhibit A-1
Rate Change by Plan

2019 HIOS Plan ID	2019 Plan Name	1Q2019 Premium Rate	2020 HIOS Plan ID	2020 Plan Name	1Q2020 Premium Rate	Rate Change
73987DC0040058	DC Gold HMO 1000 100% E	$379.58	73987DC0040058	DC Gold HNOnly 1500 90% E	$399.02	5.1%
73987DC0040021	DC Gold HMO 500 90% E	$365.66	73987DC0040021	DC Gold HNOnly 500 90% $25/40 E	$426.55	16.7%
73987DC0040046	DC Gold HMO 1600 100% HSA T	$364.59	73987DC0040046	DC Gold HNOnly 1650 100% HSA T	$392.53	7.7%
73987DC0040017	DC Gold HMO 70% T	$337.39	73987DC0040017	DC Gold HNOnly 70% $25/40 T	$422.46	25.2%
73987DC0040056	DC Bronze HMO 6000 80% HSA E	$213.99	73987DC0040056	DC Bronze HNOnly 6000 80% $15/50 E	$281.21	31.4%
73987DC0040029	DC Silver HMO 3000 100% HSA E	$298.39	73987DC0040029	DC Silver HNOnly 3000 100% HSA E	$364.86	22.3%
73987DC0040057	DC Silver HMO 4800 80% E	$269.28	73987DC0040057	DC Silver HNOnly 4800 80% $25/40 E	$345.06	28.1%

DC Gold HNOnly 70% $25/40 T

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$0.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	70.00%	100.00%				
MOOP ($)	$7,600.00					
MOOP if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☐	☑	70%		☑	☑			☐	☐
All Inpatient Hospital Services (inc. MH/SUD)	☐	☑	70%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$25.00	☑	☑			☐	☐
Specialist Visit	☐	☐		$40.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☐	☑	78%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☐	☑	70%		☑	☑			☐	☐
Speech Therapy	☐	☐		$65.00	☑	☑			☐	☐
Occupational and Physical Therapy	☐	☐		$65.00	☑	☑			☐	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☐	☑	70%		☑	☑			☐	☐
X-rays and Diagnostic Imaging	☐	☑	70%		☑	☑			☐	☐
Skilled Nursing Facility	☐	☑	70%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☐	☑	70%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☐	☑	70%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☐	☐		$12.00	☑	☑			☐	☐
Preferred Brand Drugs	☐	☐		$55.00	☑	☑			☐	☐
Non-Preferred Brand Drugs	☐	☐		$95.00	☑	☑			☐	☐
Specialty Drugs (i.e. high-cost)	☐	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Gold HNOnly 70% $25/40 T
Plan HIOS ID: 73987DC0040017
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:
Actuarial Value: 81.92%
Metal Tier: Gold
NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Additional Notes:
Calculation Time: 0.0625 seconds
Final 2020 AV Calculator

This product, DC Gold HNOnly 70% $25/40 T, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 81.92%

DC Gold HNOnly 500 90% $25/40 E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$500.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	90.00%	100.00%				
MOOP ($)	$7,900.00					
MOOP if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$500.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	90%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$25.00	☑	☑			☐	☐
Specialist Visit	☐	☐		$40.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☐	☑	88%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☑	90%		☑	☑			☐	☐
Speech Therapy	☑	☐		$65.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$65.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☐		$15.00	☑	☑			☑	☐
X-rays and Diagnostic Imaging	☑	☐		$65.00	☑	☑			☑	☐
Skilled Nursing Facility	☑	☑	90%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐		$250.00	☑	☑			☑	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☐	☐		$12.00	☑	☑			☐	☐
Preferred Brand Drugs	☐	☐		$55.00	☑	☑			☐	☐
Non-Preferred Brand Drugs	☐	☐		$95.00	☑	☑			☐	☐
Specialty Drugs (i.e. high-cost)	☐	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Gold HNOnly 500 90% $25/40 E
Plan HIOS ID: 73987DC0040021
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:

Actuarial Value: 79.77%

Metal Tier: Gold

Additional Notes: NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time: 0.0312 seconds

Final 2020 AV Calculator

This product, DC Gold HNOnly 500 90% $25/40 E, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 79.77%

DC Silver HNOnly 4800 80% $25/40 E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Tiered Network Option	
Tiered Network Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

Tier 1 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)	$4,800.00	$0.00	
Coinsurance (%, Insurer's Cost Share)	80.00%	100.00%	
MOOP ($)	$7,900.00		
MOOP if Separate ($)			

Tier 2 Plan Benefit Design	Medical	Drug	Combined

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$750.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	80%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$25.00	☑	☑			☐	☐
Specialist Visit	☐	☐		$40.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☐	☑	64%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☑	80%		☑	☑			☐	☐
Speech Therapy	☑	☐		$75.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$75.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☑	80%		☑	☑			☐	☐
X-rays and Diagnostic Imaging	☑	☑	80%		☑	☑			☐	☐
Skilled Nursing Facility	☑	☑	80%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐		$250.00	☑	☑			☑	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☐	☐		$12.00	☑	☑			☐	☐
Preferred Brand Drugs	☐	☐		$55.00	☑	☑			☐	☐
Non-Preferred Brand Drugs	☐	☐		$95.00	☑	☑			☐	☐
Specialty Drugs (i.e. high-cost)	☐	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Silver HNOnly 4800 80% $25/40 E
Plan HIOS ID: 73987DC0040057
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:

Actuarial Value: 72.00%

Metal Tier: Silver

Additional Notes: NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time: 0.0469 seconds

Final 2020 AV Calculator

This product, DC Silver HNOnly 4800 80% $25/40 E, satisfies the HHS guidelines for a Silver plan with an Actuarial Value of 72.00%

DC Gold HNOnly 1650 100% HSA T

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Tiered Network Option	
Tiered Network Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

Tier 1 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)			$1,650.00
Coinsurance (%, Insurer's Cost Share)			90.00%
MOOP ($)			$3,950.00
MOOP if Separate ($)			

Tier 2 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)			
Coinsurance (%, Insurer's Cost Share)			
MOOP ($)			
MOOP if Separate ($)			

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$0.00	☑	☑			☐	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	90%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$0.00	☑	☑			☐	☐
Specialist Visit	☑	☐		$0.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☑	☐		$0.00	☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☐		$0.00	☑	☑			☐	☐
Speech Therapy	☑	☐		$0.00	☑	☑			☐	☐
Occupational and Physical Therapy	☑	☐		$0.00	☑	☑			☐	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☐		$0.00	☑	☑			☐	☐
X-rays and Diagnostic Imaging	☑	☐		$0.00	☑	☑			☐	☐
Skilled Nursing Facility	☑	☑	90%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	90%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☑	☐		$12.00	☑	☑			☑	☐
Preferred Brand Drugs	☑	☐		$55.00	☑	☑			☑	☐
Non-Preferred Brand Drugs	☑	☐		$95.00	☑	☑			☑	☐
Specialty Drugs (i.e. high-cost)	☑	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Gold HNOnly 1650 100% HSA T
Plan HIOS ID: 73987DC0040046
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:
Actuarial Value: 80.55%
Metal Tier: Gold
NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Additional Notes:

Calculation Time: 0.0312 seconds
Final 2020 AV Calculator

Option 3 Additive TIF adj -1.00%
Final AV 79.55%

This product, DC Gold HNOnly 1650 100% HSA T, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 79.55%

DC Silver HNOnly 3000 100% HSA E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)			$3,000.00
Coinsurance (%, Insurer's Cost Share)			90.00%
MOOP ($)			$6,500.00
MOOP if Separate ($)			

Tier 2 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)			
Coinsurance (%, Insurer's Cost Share)			
MOOP ($)			
MOOP if Separate ($)			

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$500.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	90%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$0.00	☑	☑			☐	☐
Specialist Visit	☑	☐		$0.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☑	☐		$0.00	☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☐		$0.00	☑	☑			☐	☐
Speech Therapy	☑	☐		$75.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$75.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☐		$0.00	☑	☑			☐	☐
X-rays and Diagnostic Imaging	☑	☐		$0.00	☑	☑			☐	☐
Skilled Nursing Facility	☑	☑	90%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	90%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☑	☐		$12.00	☑	☑			☑	☐
Preferred Brand Drugs	☑	☐		$55.00	☑	☑			☑	☐
Non-Preferred Brand Drugs	☑	☐		$95.00	☑	☑			☑	☐
Specialty Drugs (i.e. high-cost)	☑	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Silver HNOnly 3000 100% HSA E
Plan HIOS ID: 73987DC0040029
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:
Actuarial Value: 71.34%
Metal Tier: Silver
NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time: 0.0449 seconds
Final 2020 AV Calculator

This product, DC Silver HNOnly 3000 100% HSA E, satisfies the HHS guidelines for a Silver plan with an Actuarial Value of 71.34%

DC Bronze HNOnly 6000 80% $15/50 E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☑
Apply Skilled Nursing Facility Copay per Day?	☑
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)			$6,000.00
Coinsurance (%, Insurer's Cost Share)			100.00%
MOOP ($)			$7,900.00
MOOP if Separate ($)			

Tier 2 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)			
Coinsurance (%, Insurer's Cost Share)			
MOOP ($)			
MOOP if Separate ($)			

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$500.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☐		$300.00	☑	☑			☑	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$15.00	☑	☑			☑	☐
Specialist Visit	☑	☐		$50.00	☑	☑			☑	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☑	☑	91%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☐		$250.00	☑	☑			☑	☐
Speech Therapy	☑	☐		$50.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$50.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☐		$15.00	☑	☑			☑	☐
X-rays and Diagnostic Imaging	☑	☐		$50.00	☑	☑			☑	☐
Skilled Nursing Facility	☑	☐		$300.00	☑	☑			☑	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	80%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	80%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☑	☐		$15.00	☑	☑			☑	☐
Preferred Brand Drugs	☑	☐		$65.00	☑	☑			☑	☐
Non-Preferred Brand Drugs	☑	☐		$100.00	☑	☑			☑	☐
Specialty Drugs (i.e. high-cost)	☑	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☑
# Days (1-10):	5
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Bronze HNOnly 6000 80% $15/50 E
Plan HIOS ID: 73987DC0040056
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:
Actuarial Value: 61.06%
Metal Tier: Bronze
NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time: 0.0469 seconds
Final 2020 AV Calculator

This product, DC Bronze HNOnly 6000 80% $15/50 E, satisfies the HHS guidelines for a Bronze plan with an Actuarial Value of 61.06%

DC Gold HNOnly 1500 90% E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$1,500.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	90.00%	100.00%				
MOOP ($)	$7,500.00					
MOOP if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$500.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	90%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☑	90%		☑	☑			☐	☐
Specialist Visit	☐	☑	90%		☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☐	☑	94%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☑	90%		☑	☑			☐	☐
Speech Therapy	☑	☐		$65.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$65.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☐	☐		$15.00	☑	☑			☐	☐
X-rays and Diagnostic Imaging	☐	☐		$65.00	☑	☑			☐	☐
Skilled Nursing Facility	☑	☑	90%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐		$500.00	☑	☑			☑	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☐	☐		$12.00	☑	☑			☐	☐
Preferred Brand Drugs	☐	☐		$55.00	☑	☑			☐	☐
Non-Preferred Brand Drugs	☐	☐		$95.00	☑	☑			☐	☐
Specialty Drugs (i.e. high-cost)	☐	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Gold HNOnly 1500 90% E
Plan HIOS ID: 73987DC0040058
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:	
Actuarial Value:	79.17%
Metal Tier:	Gold
Additional Notes:	NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Calculation Time:	0.0312 seconds

Final 2020 AV Calculator

This product, DC Gold HNOnly 1500 90% E, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 79.17%

DC Silver HNOnly 2800 90% HSA E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$2,800.00			
Coinsurance (%, Insurer's Cost Share)			90.00%			
MOOP ($)			$6,750.00			
MOOP if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☑	71%		☑	☑			☐	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	90%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑	90%		☑	☑			☐	☐
Specialist Visit	☑	☑	90%		☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☑	☑	90%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☑	90%		☑	☑			☐	☐
Speech Therapy	☑	☑	90%		☑	☑			☐	☐
Occupational and Physical Therapy	☑	☑	90%		☑	☑			☐	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☑	90%		☑	☑			☐	☐
X-rays and Diagnostic Imaging	☑	☑	90%		☑	☑			☐	☐
Skilled Nursing Facility	☑	☑	90%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	90%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	90%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☑	☐		$12.00	☑	☑			☑	☐
Preferred Brand Drugs	☑	☐		$55.00	☑	☑			☑	☐
Non-Preferred Brand Drugs	☑	☐		$95.00	☑	☑			☑	☐
Specialty Drugs (i.e. high-cost)	☑	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Silver HNOnly 2800 90% HSA E
Plan HIOS ID: 73987DC0040059
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:
Actuarial Value: 71.31%
Metal Tier: Silver
NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Additional Notes:
Calculation Time: 0.0469 seconds
Final 2020 AV Calculator

This product, DC Silver HNOnly 2800 90% HSA E, satisfies the HHS guidelines for a Silver plan with an Actuarial Value of 71.31%

Actuarial Value Certification

State:	DC
Plan Year:	2020
HIOS Issuer ID:	73987
HIOS Product Ids:	73987DC004
HIOS Plan Ids:	73987DC0040029

Per 156.135, the AV must be certified by a member of the American Academy of Actuaries using generally accepted actuarial principles and methodologies. There are 3 types of certification:

(1) Option 1 - Certify that the plan was entered correctly and does not vary materially from standard options entered
(2) Option 2 - Certify that entries into the calculator were modified to reflect the plan appropriately [156.135.(b).(2)]
(3) Option 3 - Used the calculator for provisions that fit and made adjustment for plan design features that deviate outside of calculator [156.135.(b).(3)]

The plans listed meet the criteria for Option 1 - the plans were entered correctly and do not vary materially from the standard options entered.
In addition, a 0.9999 factor is applied to the average coinsurance in row 11 for most plans. While not materially impacting the entered benefit value, this methodology prevents the OP facility/physician splitting methodology from being invoked which we do not believe is appropriate for our benefit plans.
The output from this consistently-applied process reflects our certified Actuarial Values.

Certification Language:
The development of the actuarial value was determined in accordance with the ASOPs established by the ASB and with applicable laws and regulations.

This analysis was conducted by a member of the American Academy of Actuaries that meets the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and has the education and experience necessary to perform the work.

The certifying actuary is an employee of Aetna.

This certification supports plans offered in the Small Group market.

Metal levels were appropriately assigned based on applicable law.

Actuary Signature: 
Actuary Printed name: Joanna Kluza, ASA, MAAA
Date: 05/24/2019

Unique Plan Design - Issuer Actuarial Value
Supporting Documentation and Justification

State:	DC
Plan Year:	2020
HIOS Issuer ID:	73987
HIOS Product Ids:	73987DC004

HIOS Plan Ids:	Option:	Item:
73987DC0040017	2	MH OP Split
73987DC0040021	2	MH OP Split
73987DC0040057	2	MH OP Split
73987DC0040046	3	TIF
73987DC0040056	2	MH OP Split
73987DC0040058	2	MH OP Split
73987DC0040059	2	ER Copay + Coins

1) Justification for use of Issuer AV:

Per 156.135, the AV must be certified by a member of the American Academy of Actuaries using generally accepted actuarial principles and methodologies. There are 3 types of certification:

(1) Option 1 - Certify that the plan was entered correctly and does not vary materially from standard options entered
(2) Option 2 - Certify that entries into the calculator were modified to reflect the plan appropriately [156.135.(b).(2)]
(3) Option 3 - Used the calculator for provisions that fit and made adjustment for plan design features that deviate outside of calculator [156.135.(b).(3)]

Aetna benefit plans were analyzed vs the AVC to determined when Option 2 and/or Option 3 vs Option 1 certification was necessary. Four underlying calculators were built to support population of the Mental Health OP, Specialist OV, ER, and Rx generic rows in the AVC. These all support Option 2 certifications, but only the calculators used are referenced below. A separate calculator was used for plans with True Individual Family (TIF) deductibles in support of Option 3. Again, only if the calculator was used would it be referenced below. In addition, a 0.9999 factor is applied to the average coinsurance in row 11 for most plans. While not materially impacting the entered benefit value, this methodology prevents the OP facility/physician splitting methodology from being invoked which we do not believe is appropriate for our benefit plans. The output from this consistently-applied process reflects our certified Actuarial Values.

2) Regulatory permitted alternate method used:

(2) Option 2 - Certify that entries into the calculator were modified to reflect the plan appropriately [156.135.(b).(2)]
(3) Option 3 - Used calculator for provisions that fit and made adjustment for plan design features that deviate outside of calculator [156.135.(b).(3)]

3) Confirmation that only in-network cost sharing including multitier networks, was considered:

Confirmed. Only in-network cost sharing information was used.

4) Description of standardized plan population data used:

Detail of data used for each of the subcalculators is described below in items 5 & 6. All data was based on either the AVC continuance tables, or a national data set which is representative of the SG population

5) If the method described in 156.135.(b).(2) was used, description of how the benefits were modified to fit the parameters of the AV calculator:

MH OP Benefit Plan Fit Process

MH OP has two subcategories: MH OP - Office Visit and MH OV - All Other. The equivalent coinsurance for each was set as the plan copay divided by the unit cost. The adjusted equivalent coinsurance was then calculated for each copay/deductible combination. If there was non-uniform deductible applicability, the equivalent coinsurance was calculated that produced the same net impact as assuming both subcategories had no deductible applied. This was based on the distribution of claims cost from the AVC continuance tables, adjusted to take into account the impact of the OOP Max. The average coinsurance of the row was calculated based on the weightings of the internal subcategories.

ER Benefit Plan Fit Process

Where both an ER copay and coinsurance exist, we calculated a coinsurance equivalent amount. The copay visit costs were converted to equivalent coinsurance using the AVC continuance table average unit costs. The copay equivalent coinsurance was then multiplied by the actual coinsurance as the aggregate equivalent coinsurance.

RATE FILING REQUIREMENTS INDIVIDUAL AND SMALL GROUP
PLANS SOLD ON DC HEALTH LINK
CHECK-LIST

INSTRUCTIONS: Include all required elements in the table below with the filed rates. The data elements listed in the Actuarial Memorandum should be consistent with the cover letter, if applicable.

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
1	Purpose of Filing	State the purpose of the filing. Identify the applicable law. List the proposed changes to the base rates and rating factors, and provide a general summary.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 1
2	Form Numbers	Form numbers should be listed in the actuarial memorandum.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 11
3	HIOS Product ID	The HIOS product ID should be listed in the actuarial memorandum.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 1
4	Effective Date	The requested effective date of the rate change. For filings effective 1/1/2018 and later, follow filing due date requirements.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 1
5	Market	Indicate whether the products are sold in the individual or small employer group market.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 1
6	Status of Forms	Indicate whether the forms are open to new sales, closed, or a mixture of both, and whether the forms are grandfathered, non- grandfathered, or a mixture of both.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 1
7	Benefits/Metal level(s)	Include a basic description of the benefits of the forms referenced in the filing and the metal level of each plan design.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 1-2
Number	**Data Element**	**Requirement Description**	**Individual and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
7.1	AV Value	Provide the actuarial value of each plan design using the AV calculator developed and made available by HHS.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 1-2, Exhibit A
8	Average Rate Increase Requested	The weighted average rate increase being requested, incremental and year-over-year renewal. The weights should be based on premium volume. **In the small group market, please also provide weighted average rate increase requested for 2017Q1 over 2016Q1; etc.**	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 2
9	Maximum Rate Increase Requested	The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 2
10	Minimum Rate Increase Requested	The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 2
11	Absolute Maximum Premium Increase	The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes such as aging.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 2
12	Average Renewal Rate Increase for a Year	Calculate the average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing. The calculation must be performed for each HIOS product ID.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 2

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
13	Rate Change History	Rate change history of the forms referenced in the filing. If nationwide experience is used in developing the rates, provide separately the rate history for District of Columbia and the nationwide average rate history.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 2-3
14	Exposure	Current number of policies, certificates and covered lives.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 3
15	Member Months	Number of members in force during each month of the base experience period used in the rate development and in each of the two preceding twelve-month periods.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 3
16	Past Experience	Provide monthly earned premium and incurred claims for the base experience period used in the rate development and each of the two preceding twelve-month periods.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 3, 10
17	Index Rate	Provide the index rate.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 3
17.1	Rate Development	Show base experience used to develop rates and all adjustments and assumptions applied to arrive at the requested rates. For less than fully credible blocks, disclose the source of the base experience data used in the rate development and discuss the appropriateness of the data for pricing the policies in the filing.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 3-5
18	Credibility Assumption	If the experience of the policies included in the filing is not fully credible, state and provide support for the credibility formula used in the rate development.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 5
19	Trend Assumption	Show trend assumptions by major types of service as defined by HHS in the Part I Preliminary Justification template, separately by unit cost, utilization, and in total. Provide the development of the trend assumptions.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 5-6
20	Cost-Sharing Changes	Disclose any changes in cost sharing for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for cost- sharing changes in the rate development. Provide support for the estimated cost impact of the cost-sharing changes.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 6
21	Benefit Changes	Disclose any changes in covered benefits for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for changes in covered benefits in the rate development. Provide support for the estimated cost impact of the benefit changes.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 6, Exhibit E-2

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
22	Plan Relativities	For rate change filings, if the rate change is not uniform for all plan designs, provide support for all requested rate changes by plan design. Disclose the minimum, maximum, and average impact of the changes on policyholders. For initial filings, provide the derivation of any new plan factors.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 6, Exhibit E-2
23	Rating Factors	Provide the age and other rating factors used. Disclose any changes to rating factors, and the minimum, maximum, and average impact on policyholders. Provide support for any changes.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 6, Exhibit 3, Exhibit 7, Exhibit 11
23.1	Wellness Programs	Describe any wellness programs (as defined in section 2705(j) of the PHS Act) included in this filing.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 6-7
24	Distribution of Rate Increases	Anticipated distribution of rate increases due to changes in base rates, plan relativities, and rating factors. This need not include changes in demographics of the individual or group.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 7, Exhibit A-1
25	Claim Reserve Needs	Provide the claims for the base experience period separately for paid claims, and estimated incurred claims (including claim reserve). Indicate the incurred period used for the base period. Indicate the paid-through date of the paid claims, and provide a basic description of the reserving methodology for claims reserves and contract reserves, if any. Provide margins used, if any.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 7
26	Administrative Costs of Programs that Improve Health Care Quality	Show the amount of administrative costs included with claims in the numerator of the MLR calculation . Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 7
Number	**Data Element**	**Requirement Description**	**Individual/and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
27	Taxes and Licensing or Regulatory Fees	Show the amount of taxes, licenses, and fees subtracted from premium in the denominator of your medical loss ratio calculation(c). Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 7, Exhibit 6
28	Medical Loss Ratio (MLR)	Demonstrate that the projected loss ratio, including the requested rate change, meets the minimum MLR. Show the premium, claims, and adjustments separately with the development of the projected premium and projected claims (if not provided in the rate development section). If the loss ratio falls below the minimum for the subset of policy forms in the filing, show that when combined with all other policy forms in the market segment in District of Columbia, the loss ratio meets the minimum.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 7, Exhibit 6

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
29	Risk Adjustment	Provide rate information relating to the Risk Adjustment program. Information should include assumed Risk Adjustment user fees, Risk Adjustment PMPM excluding user fees and assumed distribution of enrollment by risk score, plan, and geographical area. Provide support for the assumptions, including any demographic changes. Provide information/study on the development of risk scores and Risk Adjustment PMPM. Provide previous year-end estimated risk adjustment payable or receivable amount and quantitative support for the amount.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 7-8
30	Past and Prospective Loss Experience Within and Outside the State	Indicate whether loss experience within or outside the state was used in the development of proposed rates. Provide an explanation for using loss experience within or outside the state.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 8
31	A Reasonable Margin for Reserve Needs	Show the assumed Margin for Reserve Needs used in the development of proposed rates. Margin for Reserve Needs includes factors that reflect assumed contributions to the company's surplus or the assumed profit margin. Demonstrate how this assumption was derived, how the assumption has changed from prior filings, and provide support for changes. If the assumption for Qualified Health Plans exceeds 3% as assumed in the risk corridor formula, justify the excess in light of the company's surplus position.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 8, Exhibit 5
Number	**Data Element**	**Requirement Description**	**Individual and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
32	Past and Prospective Expenses	Indicate the expense assumptions used in the development of proposed rates. Demonstrate how this assumption was derived. Show how this assumption has changed from prior filings, and provide support for any change. Provide the assumed administrative costs in the following categories: • Salaries, wages, employment taxes, and other employee benefits • Commissions • Taxes, licenses, and other regulatory fees • Cost containment programs / quality improvement activities • All other administrative expenses • Total	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 8
33	Any Other Relevant Factors Within and Outside the State	Show any other relevant factors that have been considered in the development of the proposed rates. Demonstrate how any related assumptions were derived. Show how these assumptions have changed from prior filings, and provide support for any change.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 8
34	Other	Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 9

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
35	Actuarial Certification	Signed and dated certification by a qualified actuary that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of the District of Columbia and all applicable Actuarial Standards of Practice, including ASOP No. 8, and that the rates are not unfairly discriminatory.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20.doc - pg 9
36	Part I Preliminary Justification (Grandfathered Plan Filings)	Rate Summary Worksheet --- Provide this document with all Grandfathered plan filings. **Provide in Excel and PDF format.**	N/A	N/A
36.1	Unified Rate Review Template (Non-Grandfathered Filings)	Unified Rate Review Template as specified in the proposed Federal Rate Review regulation. Provide this document with all Non-Grandfathered plan filings. **Provide in Excel and PDF format.**	Yes	Supporting Documentaion
37	Part II Preliminary Justification	Written description justifying the rate increase as specified by 45 CFR § 154.215(f). Provide for *all* individual and small employer group filings (whether or not they are "subject to review" as defined by HHS).	Yes	Supporting Documentation
38	DISB Actuarial Memorandum Dataset	Summarizes data elements contained in Actuarial Memorandum. Provide this document with all Non- Grandfathered plan filings. **Provide in Excel format only**.	Yes	Supporting Documentation
39	District of Columbia Plain Language Summary	Similar to the Part II Preliminary Justification, this is a written description of the rate increase as specified by 45 CFR § 154.215, but as a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. Provide this document for all individual and small employer group filings.	Yes	Supporting Documentation
40	Summary of Components for Requested Rate Change	DISB will require that issuers provide a chart listing a) any and all components of requested rate changes from the prior year; b) a quick summary/explanation of the change; and c) the actual percentage impact of the change for each component, such that the total for all components listed equals the total percentage change requested for the plan year.	Yes	Supporting Documentation

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
41	CCIIO Risk Adjustment Transfer Elements Extract (RATE 'E')	Received directly from CCIIO; this report should be completed and submitted by the set deadline for QHP submissions, or by **April 30th** of the current year, whichever is first.	Yes	Supporting Documentation
42	Additional Requirements for Stand-Alone Dental Plan Filings	Provide the following for stand-alone dental plan filings: • Identification of the level of coverage (i.e. low or high), including the actuarial value of the plan determined in accordance with the proposed rule; • Certification of the level of coverage by a member of the American Academy of Actuaries using generally accepted actuarial principles; and • Demonstration that the plan has a reasonable annual limitation on cost-sharing.	N/A	N/A

CERTIFYING SIGNATURE

The undersigned representative of the organization submitting this rate filing attests that all items contained in the above checklist have been included in the filing to the best of the company's ability.

Joanna Kluza

(Print Name)

(Signature)

Aetna Health Inc. (a PA corp.)
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Exhibit 12
Comparison of Key Pricing Factors to LY (2020) Pricing

Category	2019	2020	% Impact to Premium	Description
Base Experience PMPM*	$275.58	$377.58	25.0%	Using all SG experience (HMO/PPO) from DC (23%) and IH (77%)
Pricing Trend (annual)	11.6%	12.3%	16.4%	Experience higher utilization and unit cost pressure
Morbidity	1.02	1.05	4.8%	Expecting market risk pool to deteriorate slightly
Benefit	0.992	0.979	-2.0%	Leaner portfolio in 2020 compared to 2019
Demographic	0.984	0.973	-2.0%	Expecting shift downward in age/gender factors
Area Factor	1.000	1.000	0.0%	No material change
Other	0.965	0.945	-3.8%	Ben Chg, Ded Supp, etc.
Network Change	1.046	1.046	1.8%	Adj to normalize experience for manual pricing
Risk Adjustment	-$27.01	$20.01	-11.5%	2020 Projection based on Wakely 2018 Accruals
Projected Claim Cost	**$336.50**	**$453.32**	**28.7%**	
% of Premium Items				
Admin	**10.1%**	**8.6%**	**2.1%**	decreasing market footprint leads to increasing admin costs PMPM
Profit	**1.6%**	**5.5%**	**6.2%**	
FIT	0.33%	1.15%	1.3%	
AFIT	1.23%	4.31%	4.9%	
Taxes & Fees	**5.8%**	**7.3%**	**4.5%**	
Commissions	1.6%	1.3%	0.2%	
Prem Tax	3.3%	3.3%	1.5%	
HIF	0.0%	2.6%	3.7%	2020 HIF reinstated
Federal EUF	0.9%	0.0%	-0.9%	
State EUF	0.0%	0.0%	0.0%	N/A
PCORI	0.00%	0.03%	0.0%	No material change
Total % of Prem	**17.42%**	**21.34%**		
Single Risk Pool Premium (Wksht 1)	**$407.47**	**$576.31**	**41.4%**	Ties back to Wksht II Field #4.17
SG Trend Factor	1.058	1.024	-3.2%	
Index Rate	$430.96	$590.01		
Calibration Factors				
Trend	1.058	1.024		
Age	0.979	1.077		
Area	1.000	1.000		
Tobacco	1.000	1.000		
Avg 1.0 Premium	$416.28	$535.05		
Remove trend factor	$393.60	$522.63		
Consumer Premium Relativity	0.829	0.835		
Avg Prem	$326.24	$436.43	33.78%	
Premium Mix	1.188	1.060	-10.8%	
Avg Projection Period Premium	**$387.71**	**$462.46**	**19.28%**	Ties back to Wksht II Field # 1.13

Footnotes

*Base Experience PMPM for 2019 is 2017 Claims experience used for pricing LY with 1 year of trend to bring the claim level to 2018

*Base Experience PMPM for 2020 is 2018 Claims experience

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Exhibit A
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
73987DC0040017	HMO	DC Gold HNOnly 70% $25/40 T	Gold	81.92%	Yes	18.00%
73987DC0040021	HMO	DC Gold HNOnly 500 90% $25/40 E	Gold	79.77%	Yes	18.00%
73987DC0040057	HMO	DC Silver HNOnly 4800 80% $25/40 E	Silver	72.00%	Yes	2.00%
73987DC0040046	HMO	DC Gold HNOnly 1650 100% HSA T	Gold	79.55%	Yes	18.00%
73987DC0040029	HMO	DC Silver HNOnly 3000 100% HSA E	Silver	71.34%	Yes	2.00%
73987DC0040056	HMO	DC Bronze HNOnly 6000 80% $15/50 E	Bronze	61.06%	Yes	22.00%
73987DC0040058	HMO	DC Gold HNOnly 1500 90% E	Gold	79.17%	Yes	18.00%
73987DC0040059	HMO	DC Silver HNOnly 2800 90% HSA E	Silver	71.31%	Yes	2.00%

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Exhibit E-1
Calculation of Market Adjusted Index Rate

Projected Index Rate:	$580.28
Net Risk Adjustment:	0.958
Exchange User Fees:	1.000
Total Impact:	-0.042
Market Adjusted Index Rate:	$555.88

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HIOS ISSUER ID: 73987

Exhibit E-2
Calculation of Plan Adjusted Index Rates and Calibrated Plan Adjusted Index Rates

				(1)	(2)	(3)	(4)	(5)	(6)	(7) = Product (Columns 1-6)	(8)	(9)	(10)	(11)	(12) = Product (Columns 8-11)	(13) = (7) x (12)	(14) = (7) / (1)
HIOS ID	**Plan Name**	**Metal Tier**	**Membership**	**Market Adjusted Index Rate**	**AV & Cost Sharing**	**Distribution & Admin**	**Network & UM**	**Benefits in addition to EHBs**	**Impact of Eligibility (CAT)**	**Plan Adjusted Index Rate**	**Tobacco Calibration Factor**	**Age Calibration Factor**	**Geography Calibration Factor**	**Trend Factor**	**Calibration Factor**	**Calibrated Plan Adjusted Index Rate**	**AV Pricing Value**
73987DC0040017	DC Gold HNOnly 70% $25/40 T	Gold	18.00%	$555.88	0.932	1.271	1.000	1.000	1.000	658.33	1.000	0.929	1.000	0.977	0.907	597.01	1.184
73987DC0040021	DC Gold HNOnly 500 90% $25/40 E	Gold	18.00%	$555.88	0.941	1.271	1.000	1.000	1.000	664.70	1.000	0.929	1.000	0.977	0.907	602.78	1.196
73987DC0040057	DC Silver HNOnly 4800 80% $25/40 E	Silver	2.00%	$555.88	0.761	1.271	1.000	1.000	1.000	537.71	1.000	0.929	1.000	0.977	0.907	487.63	0.967
73987DC0040046	DC Gold HNOnly 1650 100% HSA T	Gold	18.00%	$555.88	0.866	1.271	1.000	1.000	1.000	611.69	1.000	0.929	1.000	0.977	0.907	554.72	1.100
73987DC0040029	DC Silver HNOnly 3000 100% HSA E	Silver	2.00%	$555.88	0.805	1.271	1.000	1.000	1.000	568.57	1.000	0.929	1.000	0.977	0.907	515.61	1.023
73987DC0040056	DC Bronze HNOnly 6000 80% $15/50 E	Bronze	22.00%	$555.88	0.620	1.271	1.000	1.000	1.000	438.22	1.000	0.929	1.000	0.977	0.907	397.40	0.788
73987DC0040058	DC Gold HNOnly 1500 90% E	Gold	18.00%	$555.88	0.880	1.271	1.000	1.000	1.000	621.81	1.000	0.929	1.000	0.977	0.907	563.89	1.119
73987DC0040059	DC Silver HNOnly 2800 90% HSA E	Silver	2.00%	$555.88	0.808	1.271	1.000	1.000	1.000	571.14	1.000	0.929	1.000	0.977	0.907	517.94	1.027

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HIOS ISSUER ID: 73987

Exhibit 1
2020 Rate Increases by Product

Product	Average Rate Increase	Minimum Rate Increase	Maximum Rate Increase
HealthNetworkOnlyOpenAccess	19.3%	7.5%	34.4%

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HIOS ISSUER ID: 73987

Exhibit 2
Claim Impact due to Demographic Changes

	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
0	0.37%	0.29%	1.050	0.939	0.56%	0.46%	1.050	0.939
1	0.33%	0.77%	1.050	0.939	0.57%	0.49%	1.050	0.939
2	0.37%	0.73%	0.601	0.596	0.71%	0.49%	0.601	0.596
3	0.18%	0.29%	0.601	0.596	0.57%	0.50%	0.601	0.596
4	0.48%	0.26%	0.601	0.596	0.56%	0.51%	0.601	0.596
5	0.15%	0.62%	0.570	0.565	0.64%	0.56%	0.570	0.565
6	0.00%	0.00%	0.570	0.565	0.56%	0.55%	0.570	0.565
7	0.00%	0.40%	0.570	0.565	0.65%	0.50%	0.570	0.565
8	0.00%	0.51%	0.570	0.565	0.64%	0.67%	0.570	0.565
9	0.04%	0.00%	0.570	0.565	0.56%	0.67%	0.570	0.565
10	0.00%	0.00%	0.578	0.565	0.63%	0.70%	0.578	0.565
11	0.33%	0.29%	0.578	0.565	0.62%	0.61%	0.578	0.565
12	0.11%	0.15%	0.578	0.565	0.62%	0.63%	0.578	0.565
13	0.04%	0.04%	0.578	0.565	0.75%	0.60%	0.578	0.565
14	0.37%	0.55%	0.578	0.565	0.73%	0.59%	0.578	0.565
1	0.00%	0.00%	0.606	0.615	0.64%	0.63%	0.606	0.615
16	0.00%	0.00%	0.606	0.615	0.82%	0.67%	0.606	0.615
17	0.15%	0.00%	0.606	0.615	0.84%	0.63%	0.606	0.615
18	0.00%	0.00%	0.606	0.615	0.70%	0.64%	0.606	0.615
19	0.11%	0.00%	0.606	0.615	0.57%	0.70%	0.606	0.615
20	0.92%	0.62%	0.451	0.741	0.57%	0.77%	0.451	0.741
21	0.29%	0.44%	0.451	0.741	0.78%	0.67%	0.451	0.741
22	0.40%	0.51%	0.451	0.741	0.62%	0.64%	0.451	0.741
23	0.62%	1.62%	0.451	0.741	0.68%	0.75%	0.451	0.741
24	0.70%	0.88%	0.451	0.741	0.64%	0.66%	0.451	0.741
25	0.48%	0.88%	0.460	1.106	0.73%	0.79%	0.460	1.106
26	1.25%	2.53%	0.460	1.106	0.76%	0.99%	0.460	1.106
27	1.69%	1.84%	0.460	1.106	0.87%	0.92%	0.460	1.106
28	2.13%	1.40%	0.460	1.106	0.92%	0.94%	0.460	1.106
29	3.12%	1.21%	0.460	1.106	0.72%	0.93%	0.460	1.106
30	2.46%	2.17%	0.519	1.197	0.74%	0.91%	0.519	1.197
31	1.47%	0.70%	0.519	1.197	0.86%	0.95%	0.519	1.197
32	2.02%	0.40%	0.519	1.197	0.86%	0.97%	0.519	1.197
33	1.54%	0.70%	0.519	1.197	0.87%	0.98%	0.519	1.197
34	2.61%	1.03%	0.519	1.197	0.97%	0.87%	0.519	1.197
35	2.24%	0.62%	0.630	1.197	0.87%	1.03%	0.630	1.197
36	1.28%	0.15%	0.630	1.197	0.98%	1.03%	0.630	1.197
37	0.77%	0.84%	0.630	1.197	1.07%	1.04%	0.630	1.197
38	1.25%	1.06%	0.630	1.197	1.01%	0.87%	0.630	1.197
39	1.69%	1.69%	0.630	1.197	0.79%	0.83%	0.630	1.197
40	1.06%	0.95%	0.790	1.197	0.79%	0.82%	0.790	1.197
41	1.21%	0.40%	0.790	1.197	0.86%	0.94%	0.790	1.197
42	1.06%	0.70%	0.790	1.197	0.83%	0.84%	0.790	1.197
43	1.03%	0.62%	0.790	1.197	0.81%	0.73%	0.790	1.197
44	1.14%	0.00%	0.790	1.197	0.78%	0.78%	0.790	1.197
45	0.66%	0.00%	1.000	1.269	0.83%	0.81%	1.000	1.269
46	0.84%	0.62%	1.000	1.269	1.02%	0.85%	1.000	1.269
47	0.07%	0.26%	1.000	1.269	0.86%	0.86%	1.000	1.269
48	0.00%	0.26%	1.000	1.269	0.91%	0.88%	1.000	1.269
49	0.66%	0.66%	1.000	1.269	0.92%	0.97%	1.000	1.269
50	1.14%	0.29%	1.370	1.460	1.02%	0.75%	1.370	1.460
51	0.66%	0.48%	1.370	1.460	1.01%	0.92%	1.370	1.460
52	0.29%	0.88%	1.370	1.460	0.95%	0.92%	1.370	1.460
53	0.51%	0.51%	1.370	1.460	0.93%	0.93%	1.370	1.460
54	1.14%	2.31%	1.370	1.460	1.11%	0.86%	1.370	1.460
55	0.59%	1.28%	1.757	1.745	1.03%	0.85%	1.757	1.745
56	1.36%	1.43%	1.757	1.745	0.87%	0.75%	1.757	1.745
57	1.32%	0.37%	1.757	1.745	0.81%	0.72%	1.757	1.745
58	1.10%	0.37%	1.757	1.745	0.90%	0.73%	1.757	1.745
59	0.51%	1.80%	1.757	1.745	0.80%	0.69%	1.757	1.745
60	0.33%	1.14%	2.218	2.128	0.75%	0.62%	2.218	2.128
61	0.62%	1.03%	2.218	2.128	0.68%	0.63%	2.218	2.128
62	0.84%	0.95%	2.218	2.128	0.61%	0.58%	2.218	2.128
63	0.62%	0.29%	2.218	2.128	0.47%	0.40%	2.218	2.128
64	1.25%	0.11%	2.218	2.128	0.40%	0.34%	2.218	2.128
65+	2.02%	2.06%	3.200	2.700	0.71%	0.60%	3.200	2.700

Experience Period Demographic Factor	1.1248

Note:
Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	1.0443

Note:
Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	0.9285

Note:
Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

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HIOS ISSUER ID: 73987

Exhibit 3
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	District of Columbia	100%	1.000	100%	1.000

Average Experience Period Area Factor	1.0000

Note:
Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

Average Projected Area Factor	1.0000

Note:
Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	1.0000

Note:
Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents:
The impact due to the shift of the population distribution across areas.

Area Factor Change	1.0000

Note:
Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership
Factor represents:
The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 73987

Exhibit 4
Projected Membership and Paid to Allowed by Metal Tier

Metallic Tier	Projected Membership	Projected Paid to Allowed Ratio
Platinum	0	N/A
Gold	36	88%
Silver	3	82%
Bronze	11	70%
Catastrophic	0	N/A
Total	50	84%

Aetna Health Inc. (a PA corp.)
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Exhibit 5
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	9.91%	$57.14
Profit & Risk Load	4.31%	$24.84
Premium Tax	3.34%	$19.25
User Exchange Fee	0.00%	$0.00
State Based Exchange Fee	0.00%	$0.00
HIF	2.60%	$14.99
Risk Adjustment User Fee	0.03%	$0.18
Federal Income Tax	1.15%	$6.60
Total Taxes and Fees	7.12%	$41.02

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 73987

Exhibit 6
MLR Projection

			Formula
(a)	Premium (pmpm)	$576.43	
(b)	Medical Cost (pmpm)	$450.54	
(c)	Medical Benefit Ratio (MBR)	78.2%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	$4.61	= (a) x 0.80%
(e)	Taxes and Fees (pmpm)	$43.91	
(f)	Adjusted Premium (pmpm)	$532.52	=(a) - (e)
(g)	Adjusted Claims (pmpm)	$455.15	= (b) + (d)
	Medical Loss Ratio (MLR)	**85.5%**	=(g) / (f)

Notes:
ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2020 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

Aetna Health Inc. (a PA corp.)
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Exhibit 7
Quarterly Trend Factors

Effective Quarter	Membership	Med Trend + HIF Factor	Index Rate
1Q 2019	63.1%	1.000	$566.81
2Q 2019	8.9%	1.029	$583.51
3Q 2019	14.0%	1.060	$600.71
4Q 2019	14.1%	1.091	$618.41
Total	100.0%	1.024	$580.28

Aetna Health Inc. (a PA corp.)
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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization	Total
Facility Inpatient	5.9%	2.8%	8.9%
Facility Outpatient	4.1%	6.8%	11.2%
Physician	1.5%	6.3%	7.9%
Capitation	0.0%	0.0%	0.0%
Medical	4.2%	5.2%	9.6%
Pharmacy	11.7%	3.3%	15.4%
Total (Med + Rx)	5.8%	4.8%	10.8%

Aetna Health Inc. (a PA corp.)
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Exhibit 9

Sample Rate Calculation

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

Sample Small Group Information:

Effective Date: 01/01/2020
Rating Area: Rating Area 1
Plan: DC Silver HNOnly 4800 80% $25/40 E

Group Census	Employee Age	Spouse Age	Child 1 Age	Child 2 Age	Child 3 Age
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

Age and Tobacco Factors	Age Factors				
	Employee	Spouse	Child 1	Child 2	Child 3
Employee 1	0.876	0.896	0.654	0.654	
Employee 2	1.801	1.545			
Employee 3	0.727	0.727			
Employee 4	1.545	1.377	0.654	0.654	0.654
Employee 5	2.181	2.181	0.727		
Employee 6	1.944	2.099	0.727		
Employee 7	1.801	1.487			
Employee 8	1.053	1.013			
Employee 9	0.836	0.856	0.654	0.654	0.654
Employee 10	0.727	0.744	0.654	0.654	

Calculation of Monthly Premium

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	$640.86
x Rating Area Factor (Rating Area 1)	1.0000
x Plan Factor	0.7609
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	$487.63

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	**Employee**	**Spouse**	**Child 1**	**Child 2**	**Child 3**	**Total**
Employee 1	$427.16	$436.92	$318.91	$318.91		$1,501.90
Employee 2	$878.22	$753.39				$1,631.61
Employee 3	$354.51	$354.51				$709.02
Employee 4	$753.39	$671.46	$318.91	$318.91	$318.91	$2,381.58
Employee 5	$1,063.52	$1,063.52	$354.51			$2,481.55
Employee 6	$947.95	$1,023.53	$354.51			$2,325.99
Employee 7	$878.22	$725.10				$1,603.32
Employee 8	$513.47	$493.97				$1,007.44
Employee 9	$407.66	$417.41	$318.91	$318.91	$318.91	$1,781.80
Employee 10	$354.51	$362.80	$318.91	$318.91		$1,355.13
Group Total Monthly Premium:						**$16,779.34**

Note: Member level monthly rates are rounded to the nearest penny.

Aetna Health Inc. (a PA corp.)
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Exhibit 10
Plan Mapping

2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name	2020 HIOS Plan ID	2020 Plan Name
73987DC0040056	DC Bronze HMO 5000 80% HSA E	73987DC0040056	DC Bronze HMO 6000 80% HSA E	73987DC0040056	DC Bronze HNOnly 6000 80% $15/50 E
73987DC0040017	DC Gold HMO 70%	73987DC0040017	DC Gold HMO 70% T	73987DC0040017	DC Gold HNOnly 70% $25/40 T
73987DC0040021	DC Gold HMO 500 90%	73987DC0040021	DC Gold HMO 500 90% E	73987DC0040021	DC Gold HNOnly 500 90% $25/40 E
73987DC0040029	DC Silver HMO 3000 100% HSA E	73987DC0040029	DC Silver HMO 3000 100% HSA E	73987DC0040029	DC Silver HNOnly 3000 100% HSA E
73987DC0040046	DC Gold HMO 1600 100% HSA T	73987DC0040046	DC Gold HMO 1600 100% HSA T	73987DC0040046	DC Gold HNOnly 1650 100% HSA T
73987DC0040057	DC Silver HMO 4500 80%	73987DC0040057	DC Silver HMO 4800 80% E	73987DC0040057	DC Silver HNOnly 4800 80% $25/40 E
		73987DC0040058	DC Gold HMO 1000 100% E	73987DC0040058	DC Gold HNOnly 1500 90% E
				73987DC0040059	DC Silver HNOnly 2800 90% HSA E

Aetna Life Insurance Company
HIOS ISSUER ID: 77422

Exhibit 11
Projected Age/Gender Distribution

Age	Male	Female	DC Age Factor
0-14	9.34%	8.49%	0.654
15	0.64%	0.63%	0.654
16	0.81%	0.66%	0.654
17	0.84%	0.63%	0.654
18	0.69%	0.64%	0.654
19	0.56%	0.69%	0.654
20	0.57%	0.77%	0.654
21	0.78%	0.67%	0.727
22	0.62%	0.64%	0.727
23	0.68%	0.75%	0.727
24	0.64%	0.66%	0.727
25	0.73%	0.79%	0.727
26	0.76%	0.99%	0.727
27	0.87%	0.92%	0.727
28	0.92%	0.94%	0.744
29	0.72%	0.93%	0.760
30	0.74%	0.91%	0.779
31	0.86%	0.95%	0.799
32	0.86%	0.97%	0.817
33	0.87%	0.98%	0.836
34	0.97%	0.87%	0.856

Age Calibration Factor	1.077

Note:
Age Calibration Factor
computed as the weighted average of
HHS Age Factor by projected membership
distribution.

Weighted Average Age	43

Note:
This is the age that most closely
corresponds to the age calibration factor.

35	0.87%	1.03%	0.876
36	0.98%	1.03%	0.896
37	1.07%	1.04%	0.916
38	1.01%	0.87%	0.927
39	0.79%	0.83%	0.938
40	0.79%	0.82%	0.975
41	0.86%	0.94%	1.013
42	0.83%	0.84%	1.053
43	0.81%	0.73%	1.094
44	0.78%	0.78%	1.137
45	0.83%	0.81%	1.181
46	1.02%	0.85%	1.227
47	0.86%	0.86%	1.275
48	0.91%	0.88%	1.325
49	0.92%	0.97%	1.377
50	1.02%	0.75%	1.431
51	1.01%	0.92%	1.487
52	0.95%	0.92%	1.545
53	0.93%	0.93%	1.605
54	1.11%	0.86%	1.668
55	1.03%	0.85%	1.733
56	0.87%	0.75%	1.801
57	0.81%	0.72%	1.871
58	0.90%	0.73%	1.944
59	0.80%	0.69%	2.020
60	0.75%	0.62%	2.099
61	0.68%	0.63%	2.180
62	0.61%	0.58%	2.180
63	0.47%	0.40%	2.180
64	0.40%	0.34%	2.180
65+	0.71%	0.60%	2.180

Aetna Health Inc. (a PA corp.)
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Exhibit A-1
Rate Change by Plan

2019 HIOS Plan ID	2019 Plan Name	1Q2019 Premium Rate	2020 HIOS Plan ID	2020 Plan Name	1Q2020 Premium Rate	Rate Change
73987DC0040058	DC Gold HMO 1000 100% E	$379.58	73987DC0040058	DC Gold HNOnly 1500 90% E	$409.86	8.0%
73987DC0040021	DC Gold HMO 500 90% E	$365.66	73987DC0040021	DC Gold HNOnly 500 90% $25/40 E	$438.13	19.8%
73987DC0040046	DC Gold HMO 1600 100% HSA T	$364.59	73987DC0040046	DC Gold HNOnly 1650 100% HSA T	$403.19	10.6%
73987DC0040017	DC Gold HMO 70% T	$337.39	73987DC0040017	DC Gold HNOnly 70% $25/40 T	$433.93	28.6%
73987DC0040056	DC Bronze HMO 6000 80% HSA E	$213.99	73987DC0040056	DC Bronze HNOnly 6000 80% $15/50 E	$288.85	35.0%
73987DC0040029	DC Silver HMO 3000 100% HSA E	$298.39	73987DC0040029	DC Silver HNOnly 3000 100% HSA E	$374.77	25.6%
73987DC0040057	DC Silver HMO 4800 80% E	$269.28	73987DC0040057	DC Silver HNOnly 4800 80% $25/40 E	$354.43	31.6%

DC Gold HNOnly 70% $25/40 T

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization: 2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$0.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	70.00%	100.00%				
MOOP ($)	$7,600.00					
MOOP if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☐	☑	70%		☑	☑			☐	☐
All Inpatient Hospital Services (inc. MH/SUD)	☐	☑	70%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$25.00	☑	☑			☐	☐
Specialist Visit	☐	☐		$40.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☐	☑	78%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☐	☑	70%		☑	☑			☐	☐
Speech Therapy	☐	☐		$65.00	☑	☑			☐	☐
Occupational and Physical Therapy	☐	☐		$65.00	☑	☑			☐	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☐	☑	70%		☑	☑			☐	☐
X-rays and Diagnostic Imaging	☐	☑	70%		☑	☑			☐	☐
Skilled Nursing Facility	☐	☑	70%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☐	☑	70%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☐	☑	70%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☐	☐		$12.00	☑	☑			☐	☐
Preferred Brand Drugs	☐	☐		$55.00	☑	☑			☐	☐
Non-Preferred Brand Drugs	☐	☐		$95.00	☑	☑			☐	☐
Specialty Drugs (i.e. high-cost)	☐	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Gold HNOnly 70% $25/40 T
Plan HIOS ID: 73987DC0040017
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:
Actuarial Value: 81.92%
Metal Tier: Gold
NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Additional Notes:
Calculation Time: 0.0625 seconds
Final 2020 AV Calculator

This product, DC Gold HNOnly 70% $25/40 T, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 81.92%

DC Gold HNOnly 500 90% $25/40 E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$500.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	90.00%	100.00%				
MOOP ($)	$7,900.00					
MOOP if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$500.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	90%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$25.00	☑	☑			☐	☐
Specialist Visit	☐	☐		$40.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☐	☑	88%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☑	90%		☑	☑			☐	☐
Speech Therapy	☑	☐		$65.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$65.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☐		$15.00	☑	☑			☑	☐
X-rays and Diagnostic Imaging	☑	☐		$65.00	☑	☑			☑	☐
Skilled Nursing Facility	☑	☑	90%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐		$250.00	☑	☑			☑	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☐	☐		$12.00	☑	☑			☐	☐
Preferred Brand Drugs	☐	☐		$55.00	☑	☑			☐	☐
Non-Preferred Brand Drugs	☐	☐		$95.00	☑	☑			☐	☐
Specialty Drugs (i.e. high-cost)	☐	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Gold HNOnly 500 90% $25/40 E
Plan HIOS ID: 73987DC0040021
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:

Actuarial Value: 79.77%

Metal Tier: Gold

Additional Notes: NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time: 0.0312 seconds

Final 2020 AV Calculator

This product, DC Gold HNOnly 500 90% $25/40 E, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 79.77%

DC Silver HNOnly 4800 80% $25/40 E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Tiered Network Option	
Tiered Network Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

Tier 1 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)	$4,800.00	$0.00	
Coinsurance (%, Insurer's Cost Share)	80.00%	100.00%	
MOOP ($)	$7,900.00		
MOOP if Separate ($)			

Tier 2 Plan Benefit Design	Medical	Drug	Combined

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$750.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	80%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☐		$25.00	☑	☑			☐	☐
Specialist Visit	☐	☐		$40.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☐	☑	64%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☑	80%		☑	☑			☐	☐
Speech Therapy	☑	☐		$75.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$75.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☑	80%		☑	☑			☐	☐
X-rays and Diagnostic Imaging	☑	☑	80%		☑	☑			☐	☐
Skilled Nursing Facility	☑	☑	80%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐		$250.00	☑	☑			☑	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☐	☐		$12.00	☑	☑			☐	☐
Preferred Brand Drugs	☐	☐		$55.00	☑	☑			☐	☐
Non-Preferred Brand Drugs	☐	☐		$95.00	☑	☑			☐	☐
Specialty Drugs (i.e. high-cost)	☐	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Silver HNOnly 4800 80% $25/40 E
Plan HIOS ID: 73987DC0040057
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:

Actuarial Value: 72.00%

Metal Tier: Silver

Additional Notes: NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Calculation Time: 0.0469 seconds

Final 2020 AV Calculator

This product, DC Silver HNOnly 4800 80% $25/40 E, satisfies the HHS guidelines for a Silver plan with an Actuarial Value of 72.00%

DC Gold HNOnly 1650 100% HSA T

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options	
HSA/HRA Employer Contribution?	☐
Annual Contribution Amount:	

Tiered Network Option	
Tiered Network Plan?	☐
1st Tier Utilization:	
2nd Tier Utilization:	

Tier 1 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)			$1,650.00
Coinsurance (%, Insurer's Cost Share)			90.00%
MOOP ($)			$3,950.00
MOOP if Separate ($)			

Tier 2 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)			
Coinsurance (%, Insurer's Cost Share)			
MOOP ($)			
MOOP if Separate ($)			

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$0.00	☑	☑			☐	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	90%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$0.00	☑	☑			☐	☐
Specialist Visit	☑	☐		$0.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☑	☐		$0.00	☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☐		$0.00	☑	☑			☐	☐
Speech Therapy	☑	☐		$0.00	☑	☑			☐	☐
Occupational and Physical Therapy	☑	☐		$0.00	☑	☑			☐	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☐		$0.00	☑	☑			☐	☐
X-rays and Diagnostic Imaging	☑	☐		$0.00	☑	☑			☐	☐
Skilled Nursing Facility	☑	☑	90%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	90%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☑	☐		$12.00	☑	☑			☑	☐
Preferred Brand Drugs	☑	☐		$55.00	☑	☑			☑	☐
Non-Preferred Brand Drugs	☑	☐		$95.00	☑	☑			☑	☐
Specialty Drugs (i.e. high-cost)	☑	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Gold HNOnly 1650 100% HSA T
Plan HIOS ID: 73987DC0040046
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:
Actuarial Value: 80.55%
Metal Tier: Gold
NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Additional Notes:

Calculation Time: 0.0312 seconds
Final 2020 AV Calculator

Option 3 Additive TIF adj -1.00%
Final AV 79.55%

This product, DC Gold HNOnly 1650 100% HSA T, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 79.55%

DC Silver HNOnly 3000 100% HSA E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)			$3,000.00
Coinsurance (%, Insurer's Cost Share)			90.00%
MOOP ($)			$6,500.00
MOOP if Separate ($)			

Tier 2 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)			
Coinsurance (%, Insurer's Cost Share)			
MOOP ($)			
MOOP if Separate ($)			

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$500.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	90%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$0.00	☑	☑			☐	☐
Specialist Visit	☑	☐		$0.00	☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☑	☐		$0.00	☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☐		$0.00	☑	☑			☐	☐
Speech Therapy	☑	☐		$75.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$75.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☐		$0.00	☑	☑			☐	☐
X-rays and Diagnostic Imaging	☑	☐		$0.00	☑	☑			☐	☐
Skilled Nursing Facility	☑	☑	90%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	90%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☑	☐		$12.00	☑	☑			☑	☐
Preferred Brand Drugs	☑	☐		$55.00	☑	☑			☑	☐
Non-Preferred Brand Drugs	☑	☐		$95.00	☑	☑			☑	☐
Specialty Drugs (i.e. high-cost)	☑	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Silver HNOnly 3000 100% HSA E
Plan HIOS ID: 73987DC0040029
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:
Actuarial Value: 71.34%
Metal Tier: Silver
NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time: 0.0449 seconds
Final 2020 AV Calculator

This product, DC Silver HNOnly 3000 100% HSA E, satisfies the HHS guidelines for a Silver plan with an Actuarial Value of 71.34%

DC Bronze HNOnly 6000 80% $15/50 E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☑
Apply Skilled Nursing Facility Copay per Day?	☑
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Bronze

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

Tier 1 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)			$6,000.00
Coinsurance (%, Insurer's Cost Share)			100.00%
MOOP ($)			$7,900.00
MOOP if Separate ($)			

Tier 2 Plan Benefit Design	Medical	Drug	Combined
Deductible ($)			
Coinsurance (%, Insurer's Cost Share)			
MOOP ($)			
MOOP if Separate ($)			

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$500.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☐		$300.00	☑	☑			☑	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☐		$15.00	☑	☑			☑	☐
Specialist Visit	☑	☐		$50.00	☑	☑			☑	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☑	☑	91%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☐		$250.00	☑	☑			☑	☐
Speech Therapy	☑	☐		$50.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$50.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☐		$15.00	☑	☑			☑	☐
X-rays and Diagnostic Imaging	☑	☐		$50.00	☑	☑			☑	☐
Skilled Nursing Facility	☑	☐		$300.00	☑	☑			☑	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	80%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	80%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☑	☐		$15.00	☑	☑			☑	☐
Preferred Brand Drugs	☑	☐		$65.00	☑	☑			☑	☐
Non-Preferred Brand Drugs	☑	☐		$100.00	☑	☑			☑	☐
Specialty Drugs (i.e. high-cost)	☑	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☑
# Days (1-10):	5
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Bronze HNOnly 6000 80% $15/50 E
Plan HIOS ID: 73987DC0040056
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:
Actuarial Value: 61.06%
Metal Tier: Bronze
NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).

Additional Notes:

Calculation Time: 0.0469 seconds
Final 2020 AV Calculator

This product, DC Bronze HNOnly 6000 80% $15/50 E, satisfies the HHS guidelines for a Bronze plan with an Actuarial Value of 61.06%

DC Gold HNOnly 1500 90% E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☐
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Gold

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)	$1,500.00	$0.00				
Coinsurance (%, Insurer's Cost Share)	90.00%	100.00%				
MOOP ($)	$7,500.00					
MOOP if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☐		$500.00	☑	☑			☑	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	90%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☐	☑	90%		☑	☑			☐	☐
Specialist Visit	☐	☑	90%		☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☐	☑	94%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☑	90%		☑	☑			☐	☐
Speech Therapy	☑	☐		$65.00	☑	☑			☑	☐
Occupational and Physical Therapy	☑	☐		$65.00	☑	☑			☑	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☐	☐		$15.00	☑	☑			☐	☐
X-rays and Diagnostic Imaging	☐	☐		$65.00	☑	☑			☐	☐
Skilled Nursing Facility	☑	☑	90%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☐		$500.00	☑	☑			☑	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	100%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☐	☐		$12.00	☑	☑			☐	☐
Preferred Brand Drugs	☐	☐		$55.00	☑	☑			☐	☐
Non-Preferred Brand Drugs	☐	☐		$95.00	☑	☑			☐	☐
Specialty Drugs (i.e. high-cost)	☐	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Gold HNOnly 1500 90% E
Plan HIOS ID: 73987DC0040058
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:	
Actuarial Value:	79.17%
Metal Tier:	Gold
Additional Notes:	NOTE: One or more services are not subject to the deductible and have no copay. Any service with this cost-sharing structure is covered at 100% by the plan in the deductible range. NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Calculation Time:	0.0312 seconds

Final 2020 AV Calculator

This product, DC Gold HNOnly 1500 90% E, satisfies the HHS guidelines for a Gold plan with an Actuarial Value of 79.17%

DC Silver HNOnly 2800 90% HSA E

Actuarial Value Snapshot

The Actuarial Value Calculator (AV Calculator) is designed to give an estimate of network liability for a given plan design. This build of the AV Calculator uses data from a large national commercial database to build continuance tables by metal tier.

User Inputs for Plan Parameters

Use Integrated Medical and Drug Deductible?	☑
Apply Inpatient Copay per Day?	☐
Apply Skilled Nursing Facility Copay per Day?	☐
Use Separate MOOP for Medical and Drug Spending?	☐
Indicate if Plan Meets CSR or Expanded Bronze AV Standard?	☐
Desired Metal Tier	Silver

HSA/HRA Options		Tiered Network Option	
HSA/HRA Employer Contribution?	☐	Tiered Network Plan?	☐
Annual Contribution Amount:		1st Tier Utilization:	
		2nd Tier Utilization:	

	Tier 1 Plan Benefit Design			Tier 2 Plan Benefit Design		
	Medical	Drug	Combined	Medical	Drug	Combined
Deductible ($)			$2,800.00			
Coinsurance (%, Insurer's Cost Share)			90.00%			
MOOP ($)			$6,750.00			
MOOP if Separate ($)						

Click Here for Important Instructions

Type of Benefit	Tier 1 Subject to Deductible?	Tier 1 Subject to Coinsurance?	Tier 1 Coinsurance, if different	Tier 1 Copay, if separate	Tier 2 Subject to Deductible?	Tier 2 Subject to Coinsurance?	Tier 2 Coinsurance, if different	Tier 2 Copay, if separate	Tier 1 Copay applies only after deductible?	Tier 2 Copay applies only after deductible?
Medical	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Emergency Room Services	☑	☑	71%		☑	☑			☐	☐
All Inpatient Hospital Services (inc. MH/SUD)	☑	☑	90%		☑	☑			☐	☐
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	☑	☑	90%		☑	☑			☐	☐
Specialist Visit	☑	☑	90%		☑	☑			☐	☐
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	☑	☑	90%		☑	☑			☐	☐
Imaging (CT/PET Scans, MRIs)	☑	☑	90%		☑	☑			☐	☐
Speech Therapy	☑	☑	90%		☑	☑			☐	☐
Occupational and Physical Therapy	☑	☑	90%		☑	☑			☐	☐
Preventive Care/Screening/Immunization	☐	☐	100%	$0.00	☐	☐	100%	$0.00		
Laboratory Outpatient and Professional Services	☑	☑	90%		☑	☑			☐	☐
X-rays and Diagnostic Imaging	☑	☑	90%		☑	☑			☐	☐
Skilled Nursing Facility	☑	☑	90%		☑	☑			☐	☐
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	☑	☑	90%		☑	☑			☐	☐
Outpatient Surgery Physician/Surgical Services	☑	☑	90%		☑	☑			☐	☐
Drugs	☑ All	☑ All			☑ All	☑ All			☐ All	☐ All
Generics	☑	☐		$12.00	☑	☑			☑	☐
Preferred Brand Drugs	☑	☐		$55.00	☑	☑			☑	☐
Non-Preferred Brand Drugs	☑	☐		$95.00	☑	☑			☑	☐
Specialty Drugs (i.e. high-cost)	☑	☑	60%		☑	☑			☐	☐

Options for Additional Benefit Design Limits:

Set a Maximum on Specialty Rx Coinsurance Payments?	☑
Specialty Rx Coinsurance Maximum:	$150
Set a Maximum Number of Days for Charging an IP Copay?	☐
# Days (1-10):	
Begin Primary Care Cost-Sharing After a Set Number of Visits?	☐
# Visits (1-10):	
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays?	☐
# Copays (1-10):	

Plan Description:

Name: DC Silver HNOnly 2800 90% HSA E
Plan HIOS ID: 73987DC0040059
Issuer HIOS ID: 73987

Output

Calculate

Status/Error Messages:
Actuarial Value: 71.31%
Metal Tier: Silver
NOTE: Service-specific cost-sharing is applying for service(s) with fac/prof components, overriding outpatient inputs for those service(s).
Additional Notes:
Calculation Time: 0.0469 seconds
Final 2020 AV Calculator

This product, DC Silver HNOnly 2800 90% HSA E, satisfies the HHS guidelines for a Silver plan with an Actuarial Value of 71.31%

RATE FILING REQUIREMENTS INDIVIDUAL AND SMALL GROUP
PLANS SOLD ON DC HEALTH LINK
CHECK-LIST

INSTRUCTIONS: Include all required elements in the table below with the filed rates. The data elements listed in the Actuarial Memorandum should be consistent with the cover letter, if applicable.

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
1	Purpose of Filing	State the purpose of the filing. Identify the applicable law. List the proposed changes to the base rates and rating factors, and provide a general summary.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 1
2	Form Numbers	Form numbers should be listed in the actuarial memorandum.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 11
3	HIOS Product ID	The HIOS product ID should be listed in the actuarial memorandum.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 1
4	Effective Date	The requested effective date of the rate change. For filings effective 1/1/2018 and later, follow filing due date requirements.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 1
5	Market	Indicate whether the products are sold in the individual or small employer group market.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 1
6	Status of Forms	Indicate whether the forms are open to new sales, closed, or a mixture of both, and whether the forms are grandfathered, non- grandfathered, or a mixture of both.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 1
7	Benefits/Metal level(s)	Include a basic description of the benefits of the forms referenced in the filing and the metal level of each plan design.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 1-2
Number	**Data Element**	**Requirement Description**	**Individual and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
7.1	AV Value	Provide the actuarial value of each plan design using the AV calculator developed and made available by HHS.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 1-2, Exhibit A
8	Average Rate Increase Requested	The weighted average rate increase being requested, incremental and year-over-year renewal. The weights should be based on premium volume. **In the small group market, please also provide weighted average rate increase requested for 2017Q1 over 2016Q1; etc.**	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 2
9	Maximum Rate Increase Requested	The maximum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 2
10	Minimum Rate Increase Requested	The minimum rate increase that could be applied to a policyholder based on changes to the base rate and rating factors, incremental and year-over-year renewal. (Does not include changes in the demographics of the covered members.)	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 2
11	Absolute Maximum Premium Increase	The absolute maximum year-over-year renewal rate increase that could be applied to a policyholder, including demographic changes such as aging.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 2
12	Average Renewal Rate Increase for a Year	Calculate the average renewal rate increase, weighted by written premium, for renewals in the year ending with the effective period of the rate filing. The calculation must be performed for each HIOS product ID.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 2

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
13	Rate Change History	Rate change history of the forms referenced in the filing. If nationwide experience is used in developing the rates, provide separately the rate history for District of Columbia and the nationwide average rate history.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 2-3
14	Exposure	Current number of policies, certificates and covered lives.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 3
15	Member Months	Number of members in force during each month of the base experience period used in the rate development and in each of the two preceding twelve-month periods.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 3
16	Past Experience	Provide monthly earned premium and incurred claims for the base experience period used in the rate development and each of the two preceding twelve-month periods.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 3, 10
17	Index Rate	Provide the index rate.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 3
17.1	Rate Development	Show base experience used to develop rates and all adjustments and assumptions applied to arrive at the requested rates. For less than fully credible blocks, disclose the source of the base experience data used in the rate development and discuss the appropriateness of the data for pricing the policies in the filing.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 3-5
18	Credibility Assumption	If the experience of the policies included in the filing is not fully credible, state and provide support for the credibility formula used in the rate development.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 5
19	Trend Assumption	Show trend assumptions by major types of service as defined by HHS in the Part I Preliminary Justification template, separately by unit cost, utilization, and in total. Provide the development of the trend assumptions.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 5-6
20	Cost-Sharing Changes	Disclose any changes in cost sharing for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for cost- sharing changes in the rate development. Provide support for the estimated cost impact of the cost-sharing changes.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 6
21	Benefit Changes	Disclose any changes in covered benefits for the plans between the base experience period for rating and the requested effective date. Show how the experience has been adjusted for changes in covered benefits in the rate development. Provide support for the estimated cost impact of the benefit changes.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 6, Exhibit E-2

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
22	Plan Relativities	For rate change filings, if the rate change is not uniform for all plan designs, provide support for all requested rate changes by plan design. Disclose the minimum, maximum, and average impact of the changes on policyholders. For initial filings, provide the derivation of any new plan factors.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 6, Exhibit E-2
23	Rating Factors	Provide the age and other rating factors used. Disclose any changes to rating factors, and the minimum, maximum, and average impact on policyholders. Provide support for any changes.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 6, Exhibit 3, Exhibit 7, Exhibit 11
23.1	Wellness Programs	Describe any wellness programs (as defined in section 2705(j) of the PHS Act) included in this filing.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 6-7
24	Distribution of Rate Increases	Anticipated distribution of rate increases due to changes in base rates, plan relativities, and rating factors. This need not include changes in demographics of the individual or group.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 7, Exhibit A-1
25	Claim Reserve Needs	Provide the claims for the base experience period separately for paid claims, and estimated incurred claims (including claim reserve). Indicate the incurred period used for the base period. Indicate the paid-through date of the paid claims, and provide a basic description of the reserving methodology for claims reserves and contract reserves, if any. Provide margins used, if any.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 7
26	Administrative Costs of Programs that Improve Health Care Quality	Show the amount of administrative costs included with claims in the numerator of the MLR calculation . Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 7
Number	**Data Element**	**Requirement Description**	**Individual/and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
27	Taxes and Licensing or Regulatory Fees	Show the amount of taxes, licenses, and fees subtracted from premium in the denominator of your medical loss ratio calculation(c). Show that the amount is consistent with the most recently filed Supplemental Health Care Exhibit or provide support for the difference.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 7, Exhibit 6
28	Medical Loss Ratio (MLR)	Demonstrate that the projected loss ratio, including the requested rate change, meets the minimum MLR. Show the premium, claims, and adjustments separately with the development of the projected premium and projected claims (if not provided in the rate development section). If the loss ratio falls below the minimum for the subset of policy forms in the filing, show that when combined with all other policy forms in the market segment in District of Columbia, the loss ratio meets the minimum.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 7, Exhibit 6

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
29	Risk Adjustment	Provide rate information relating to the Risk Adjustment program. Information should include assumed Risk Adjustment user fees, Risk Adjustment PMPM excluding user fees and assumed distribution of enrollment by risk score, plan, and geographical area. Provide support for the assumptions, including any demographic changes. Provide information/study on the development of risk scores and Risk Adjustment PMPM. Provide previous year-end estimated risk adjustment payable or receivable amount and quantitative support for the amount.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 7-8
30	Past and Prospective Loss Experience Within and Outside the State	Indicate whether loss experience within or outside the state was used in the development of proposed rates. Provide an explanation for using loss experience within or outside the state.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 8
31	A Reasonable Margin for Reserve Needs	Show the assumed Margin for Reserve Needs used in the development of proposed rates. Margin for Reserve Needs includes factors that reflect assumed contributions to the company's surplus or the assumed profit margin. Demonstrate how this assumption was derived, how the assumption has changed from prior filings, and provide support for changes. If the assumption for Qualified Health Plans exceeds 3% as assumed in the risk corridor formula, justify the excess in light of the company's surplus position.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 8, Exhibit 5
Number	**Data Element**	**Requirement Description**	**Individual and Small Group**	
			Has the Data Element Been Included?	**Location of the Data Element**
32	Past and Prospective Expenses	Indicate the expense assumptions used in the development of proposed rates. Demonstrate how this assumption was derived. Show how this assumption has changed from prior filings, and provide support for any change. Provide the assumed administrative costs in the following categories: • Salaries, wages, employment taxes, and other employee benefits • Commissions • Taxes, licenses, and other regulatory fees • Cost containment programs / quality improvement activities • All other administrative expenses • Total	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 8
33	Any Other Relevant Factors Within and Outside the State	Show any other relevant factors that have been considered in the development of the proposed rates. Demonstrate how any related assumptions were derived. Show how these assumptions have changed from prior filings, and provide support for any change.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 8
34	Other	Any other information needed to support the requested rates or to comply with Actuarial Standard of Practice No. 8.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 9

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
35	Actuarial Certification	Signed and dated certification by a qualified actuary that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of the District of Columbia and all applicable Actuarial Standards of Practice, including ASOP No. 8, and that the rates are not unfairly discriminatory.	Yes	DC Small Group Actuarial Memorandum - AHI 1Q20 IVL.doc - pg 9
36	Part I Preliminary Justification (Grandfathered Plan Filings)	Rate Summary Worksheet --- Provide this document with all Grandfathered plan filings. **Provide in Excel and PDF format.**	N/A	N/A
36.1	Unified Rate Review Template (Non-Grandfathered Filings)	Unified Rate Review Template as specified in the proposed Federal Rate Review regulation. Provide this document with all Non-Grandfathered plan filings. **Provide in Excel and PDF format.**	Yes	Supporting Documentaion
37	Part II Preliminary Justification	Written description justifying the rate increase as specified by 45 CFR § 154.215(f). Provide for *all* individual and small employer group filings (whether or not they are "subject to review" as defined by HHS).	Yes	Supporting Documentation
38	DISB Actuarial Memorandum Dataset	Summarizes data elements contained in Actuarial Memorandum. Provide this document with all Non- Grandfathered plan filings. **Provide in Excel format only**.	Yes	Supporting Documentation
39	District of Columbia Plain Language Summary	Similar to the Part II Preliminary Justification, this is a written description of the rate increase as specified by 45 CFR § 154.215, but as a simple and brief narrative describing the data and assumptions that were used to develop the proposed rates. Provide this document for all individual and small employer group filings.	Yes	Supporting Documentation
40	Summary of Components for Requested Rate Change	DISB will require that issuers provide a chart listing a) any and all components of requested rate changes from the prior year; b) a quick summary/explanation of the change; and c) the actual percentage impact of the change for each component, such that the total for all components listed equals the total percentage change requested for the plan year.	Yes	Supporting Documentation

Number	Data Element	Requirement Description	Individual and Small Group	
			Has the Data Element Been Included?	Location of the Data Element
41	CCIIO Risk Adjustment Transfer Elements Extract (RATE 'E')	Received directly from CCIIO; this report should be completed and submitted by the set deadline for QHP submissions, or by **April 30th** of the current year, whichever is first.	Yes	Supporting Documentation
42	Additional Requirements for Stand-Alone Dental Plan Filings	Provide the following for stand-alone dental plan filings: • Identification of the level of coverage (i.e. low or high), including the actuarial value of the plan determined in accordance with the proposed rule; • Certification of the level of coverage by a member of the American Academy of Actuaries using generally accepted actuarial principles; and • Demonstration that the plan has a reasonable annual limitation on cost-sharing.	N/A	N/A

CERTIFYING SIGNATURE

The undersigned representative of the organization submitting this rate filing attests that all items contained in the above checklist have been included in the filing to the best of the company's ability.

Regis Murayi

(Print Name)

(Signature)

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 73987

Components of 1Q19 to 1Q20 Rate Change	No Risk Adjustment Merger	With Risk Adjustment Merger
2019 Approved Trend	12.3%	12.3%
Proposed 1/1/2020 Base Rate Increase	-4.2%	-4.0%
HIF reinstatement	2.6%	2.6%
Benefit Design Changes	6.0%	6.0%
Impact of Individual-Small Group Risk Adjustment Merger	0.0%	3.0%
Total 1Q2019 to 1Q2020 Rate Change	16.7%	19.9%

SERFF Tracking #:	AETN-131944461	**State Tracking #:**		**Company Tracking #:**	DCAHISG2020

State:	District of Columbia	**Filing Company:**	Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV
TOI/Sub-TOI:	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.004F Small Group Only - HMO		
Product Name:	DC AHI SG HMO 2020		
Project Name/Number:	2020 Exchange - Aetna/HMO		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/28/2019		Rate	DC AHI SG HMO 2020	05/29/2019	DC_SG_73987_Rates_ON_1Q2020_v1a.xlsm DC_SG_73987_Rates_ON_1Q2020_v1a_IVL.xlsm
05/24/2019		Supporting Document	Supporting Documentation	05/28/2019	ACT Memo Exhibits from FACT_DC - AHI - 1Q2020.pdf Exhibit 12 - AHI Key Factors.pdf Exhibit A-1 - AHI Rate Change by plan.pdf Exhibit A-2_DC_SG_73987_AV_Screenshots_2020.pdf 2020Aetna AVCCert Template_DC_AHI.pdf DISB Filing Checklist - AHI 2020.pdf ACT Memo Exhibits from FACT_DC - AHI - 1Q2020 IVL.pdf Exhibit A-1 - AHI Rate Change by plan IVL.pdf Exhibit A-2_DC_SG_73987_AV_Screenshots_2020.pdf Exhibit 12 - AHI Key Factors IVL.pdf DISB Filing Checklist - AHI 2020 IVL.pdf
05/17/2019		Rate	DC AHI SG HMO 2020	05/28/2019	DC_SG_73987_Rates_ON_1Q2020_v1.xlsm (Superceded) DC_SG_73987_Rates_ON_1Q2020_v1_IVL.xlsm (Superceded)

SERFF Tracking #:	AETN-131944461	**State Tracking #:**		**Company Tracking #:**	DCAHISG2020

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Product Name:	DC AHI SG HMO 2020		
Project Name/Number:	2020 Exchange - Aetna/HMO		

Attachment DC_SG_73987_Rates_ON_1Q2020_v1.xlsm is not a PDF document and cannot be reproduced here.

Attachment DC_SG_73987_Rates_ON_1Q2020_v1_IVL.xlsm is not a PDF document and cannot be reproduced here.